







**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**

**BALAGHAT**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**

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## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I. L. O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Balaghat centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri B. P. Guha, Research Officer, assisted by Shri M. Gangadharan Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 3rd February, 1966.*

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**PART I**  
**(FAMILY BUDGET)**

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## CHAPTER

### SCOPE AND METHOD OF THE SURVEY

#### 1.1. *Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide a scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to filling gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the

following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954\*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59 *inter alia*, in Balaghat, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

### 1.2. *Description of the survey*

Balaghat was one of the centres where an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres was conducted during 1958-59. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Balaghat centre presented in this Report.

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\*Report on International Definition and Measurement of Standards and Levels of Living, U.N., 1954.

†A list of 50 centres is given in Appendix 1.

### 1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C. S. O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and the processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

### 1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons;

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members, even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Balaghat, which is a mining centre, covered families deriving a major part of their income from manual employment in registered mines only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23. *Design of survey*

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in December, 1957—February 1958, it was decided to adopt pay-roll sampling at Balaghat centre and the list of 6 registered working mines within a radius of 5 miles of Balaghat town was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size originally fixed for the survey at Balaghat was 240 families to be canvassed for Schedule 'A' and 60 for Schedule 'B'. The number of schedules finally collected and tabulated was 237 Schedule 'A' and 60 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered in respect of Schedule 'A' was due to exclusion at the tabulation stage of three of the surveyed families not belonging to working class or rejection of the schedules because of unsatisfactory data.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. For pay-roll sampling the Bharweli mines owned by the Central Provinces Manganese Ore Company which employed about 77 per cent. of the labour in this area constituted stratum 1. The remaining 5 mines constituted stratum 2. The mine in stratum 1 was surveyed every month. In stratum 2, the mines were arranged in decreasing order of number of workers and 2 independent samples of 6 mines each were selected systematically with probability proportional to the number of workers and allotted to the months of survey. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random process. The ultimate sampling unit, a working class family, was approached through the pay-rolls of the establishment. The up-to-date and complete lists of workers entered in the pay-roll of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

#### 1.24. *Period of Survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Balaghat centre was August, 1958 to August, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

#### 1.25. *Method of Survey*

The 'Interview Method' was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.



### 1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometime felt impatient while answering questions. It took three to four hours to complete schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, *e.g.*, clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. *Introductory*

Balaghat, a district town of Madhya Pradesh, is one of the most important manganese producing centres of the country. It has a population of about 19 thousands according to the 1961 census. The population increased at a rapid rate especially during the decade from 1941 to 1951. The following table shows the population in Balaghat from 1901 onwards :

TABLE 2-1

Year						Population	Decennial percentage variation
*1901	..	..	..	..	..	6,223	..
1911	..	..	..	..	..	7,400	+18.91
1921	..	..	..	..	..	7,300	—1.35
1931	..	..	..	..	..	9,605	+31.58
1941	..	..	..	..	..	11,482	+19.54
1951	..	..	..	..	..	16,291	+41.88
† 1961	..	..	..	..	..	18,990	+16.57

\*Census of India 1951 Vol. VII M.P. Part II-A Page 28. Balaghat Municipality.

†Census of India Paper No. 1 of 1962 Page 191.

#### 2.2. *Working class markets*

The markets patronised predominantly by the working class population in Balaghat are Balaghat, Manegaon and Bharvali and these were selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Balaghat centre.

#### 2.3. *General characteristics of working class population—survey results*

##### 2.3.1. *Industries*

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Balaghat was 1,508. The estimated number of employees in these families was 2,552. The

distribution of these employees by industries and in each industry by sex and adults/children is given in table 2·2. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2·2.

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of cereal crops ..	65·37	6·99	27·64	100·00	140	9·37	19
Mining of manganese ..	57·89	41·78	0·33	100·00	2,110	48·15	388
Rest ..	67·21	26·62	6·17	100·00	302	17·85	39
All ..	59·41	38·08	2·51	100·00	2,552	42·44	446
Number of employees (unestimated)* ..	247	189	10	446	..	..	..

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report; where nothing is mentioned the figures should be taken as estimated figures.

Out of the total employees, a large proportion (83 per cent.) were employed in mining of manganese. Women employees constituted 38 per cent. of the total. The proportion of children (upto the age of 14 years) was small, being about 3 per cent. of the total.

The average monthly income per employee was Rs. 42·44 for all industries, the highest (Rs. 48·15) being in the mining of manganese.

2.32. *Occupations*

Table 2·3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2·3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Miners ..	59·39	39·93	0·68	100·00	1,020	46·53	175
Quarrymen ..	26·76	73·24	..	100·00	220	42·97	52
Miners and quarrymen—Others	50·05	49·95	..	100·00	609	48·42	121
Cleaners, sweepers, washermen ..	64·64	11·72	23·64	100·00	41	33·44	6
Rest ..	78·53	14·30	7·17	100·00	662	31·03	92
All occupations	59·41	38·08	2·51	100·00	2,552	42·44	446
Total unestimated) ..	247	189·	10	446	..	..	..

A large proportion (40 per cent.) of the employees were employed as miners.

The average monthly income from paid employment per employee was the highest in case of miners and quarrymen—others.

### 2.33. *Nature of employment and type of settlement*

Table 2.4 gives the percentage distribution of employees by number of days worked classified by (a) regular and casual\* employment and (b) settled or not-settled status. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked.*

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0 .. ..	..	44.18	3.70	..	90.65	12
1—7 .. ..	0.56	..	0.52	0.54	..	3
8—15 .. ..	2.03	4.36	2.22	2.32	..	9
16—19 .. ..	3.66	4.56	3.74	3.90	..	18
20—23 .. ..	24.90	9.35	23.60	24.60	..	110
24—27 .. ..	50.75	17.41	47.95	50.09	..	224
28—31 .. ..	18.10	20.14	18.27	18.64	9.35	70
Total .. ..	100.00	100.00	100.00	100.00	100.00	446
Percentage to total	91.62	8.38	100.00	95.92	4.08	..
Number of employees (unestimated) ..	419	27	446	433	13	..

Of the total employees, about 92 per cent. were regular and the remaining 8 per cent. were casual. A large majority (about 96 per cent.) of the employees were settled at the centre.

### 2.34. *Family income*

The average monthly income per family of the population surveyed was Rs. 83.30. The estimated distribution of families in different income classes is given in table 2.5.

\*The classification of workers into 'regular' and 'casual' was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

### TABLE 2-5

*Distribution of families by monthly family income*

	Monthly family income						Percentage of families to total
Less than Rs. 30 .. .. .	..	..	..	..	..	..	0·76
Rs. 30 to less than Rs. 60 .. .. .	..	..	..	..	..	..	27·61
Rs. 60 to less than Rs. 90 .. .. .	..	..	..	..	..	..	36·97
Rs. 90 to less than Rs. 120 .. .. .	..	..	..	..	..	..	20·30
Rs. 120 to less than Rs. 150 .. .. .	..	..	..	..	..	..	10·70
Rs. 150 to less than Rs. 210 .. .. .	..	..	..	..	..	..	2·88
Rs. 210 and above .. .. .	..	..	..	..	..	..	0·78
Total .. .. .						..	100·00

The medal family income class was from Rs. 60 to less than Rs. 90. About 37 per cent. of the families fell in this income class.

### 2.35. Family size

The average size of the family was 4.18 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

### *Distribution of families by family size*

	Family size (number of members)							Percentage of families to total
One .. .. .	..	..	..	..	..	..	..	7·52
Two and three .. .. .	..	..	..	..	..	..	..	34·49
Four and five .. .. .	..	..	..	..	..	..	..	32·82
Six and seven .. .. .	..	..	..	..	..	..	..	20·30
Above seven .. .. .	..	..	..	..	..	..	..	4·87
						Total	..	100·00

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1. *Introductory*

Some general details of the working class population in Balaghat have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Balaghat, as revealed by the survey, is presented below.

#### 3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and Marital status	Number of members (unestimated)	Age (years)								percent- age distribu- tion of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	total	
1	2	3	4	5	6	7	8	9	10	11
<b>Men</b>										
Unmarried ..	235	35.01	50.63	14.36	..	..	..	..	100.00	23.20
Married ..	266	..	0.85	59.34	37.57	..	1.68	0.56	100.00	25.24
Widowed ..	21	..	..	21.14	59.52	..	19.34	..	100.00	2.29
Divorced ..	..	..	..	..	..	..	..	..	..	..
Separated ..	2	..	..	100.00	..	..	..	..	100.00	0.29
Sub-total ..	524	15.92	23.44	37.40	21.26	..	1.70	0.28	100.00	51.02
<b>Women</b>										
Unmarried ..	173	36.01	57.84	6.15	..	..	..	..	100.00	16.24
Married ..	268	0.28	4.78	70.78	22.92	0.68	0.27	0.29	100.00	24.94
Widowed ..	75	..	..	5.90	69.18	7.03	9.43	8.46	100.00	7.44
Divorced ..	..	..	..	..	..	..	..	..	..	..
Separated ..	3	..	..	100.00	..	..	..	..	100.00	0.36
Sub-total ..	519	12.09	21.62	39.71	22.17	1.41	1.57	1.43	100.00	48.98
Total ..	1,043	13.96	22.63	38.53	21.71	0.69	1.64	0.84	100.00	100.00
Number of members (un-estimated)	..	141	234	405	232	7	15	9	1.43	..

Taking all the members living with the families at the centre, about 51 per cent. were men and 49 per cent. women. Children of 14 years of age or below constituted about 37 per cent. of the total and persons of 55 years and above about 3 per cent. Of the persons falling in the age group 15 to 54, about 50 per cent. were men and 50 per cent. women. In this age group among men, roughly 11 per cent. were unmarried, 82 per cent. married and the remaining 7 per cent. widowers and separated. Among women in the same age group, 3 per cent. were unmarried, 77 per cent. married, 19 per cent. widowed and the remaining 1 per cent. separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size and a few more details such as average size of the family and average number of children per family.

TABLE 3.2

*Percentage distribution of families by religion and size*

Size of family					Religion		
					Hinduism	Rest	All
1					2	3	4
One	..	..	..	..	6.72	17.04	7.52
Two and three	..	..	..	..	34.50	34.36	34.49
Four and five	..	..	..	..	31.85	44.31	32.82
Six and seven	..	..	..	..	21.65	4.29	20.30
Above seven	..	..	..	..	5.28	..	4.87
Total					100.00	100.00	100.00
Percentage of families to total	..	..	..	..	92.22	7.78	100.00
Average size of the families	..	..	..	..	4.25	3.35	4.18
Average number of children per family	..	..	..	..	1.55	1.25	1.55

### 3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.



TABLE 3.3  
*Percentage distribution of families by mother-tongue and size*

Size of family				Mother-tongue			
				Hindi	Marathi	Rest	All
1				2	3	4	5
One .. ..	..	..	..	8.08	..	..	7.52
Two and three .. ..	..	..	..	35.11	8.62	46.60	34.49
Four and five .. ..	..	..	..	31.55	50.07	49.74	32.82
Six and seven .. ..	..	..	..	20.34	33.58	3.66	20.30
Above seven .. ..	..	..	..	4.92	7.73	..	4.87
Total .. ..	..	..	..	100.00	100.00	100.00	100.00
Percentage of families to total .. ..	..	..	..	93.06	3.75	3.19	100.00
Average size of the family .. ..	..	..	..	4.13	5.71	3.61	4.18
Average number of children per family .. ..	..	..	..	1.50	2.26	1.39	1.55

Hindi speaking families formed about 93 per cent. of the total, Marathi speaking about 4 per cent. and the remaining families spoke other languages.

### 3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standard	Monthly family income class (Rs.)							
	* <30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	All
1	2	3	4	5	6	7	8	9
Age less than 5 years								
Below primary	..	..	..	..	..	..	..	..
Rest ..	100.00	100.00	100.00	100.00	100.00	100.00	..	100.00
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	..	100.00

\*The sign "<" in this and subsequent tables denotes 'less than'.

TABLE 3·4—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Age 5 years and above</i>									
Illiterate ..	100·00	87·43	91·02	82·25	84·70	97·59	74·29	87·45	
Below primary ..		11·58	5·08	9·52	11·24	2·41	23·91	8·34	
Primary ..			3·90	6·76	3·34		1·80	3·58	
Middle ..			0·99		1·09	0·72			0·54
Matriculate ..				0·38					0·09
Others ..									

Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
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There was no distinct relationship between income and level of literacy.

### 3·6. *Distribution of family members by age, sex and activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, *i.e.*, persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3·5.

TABLE 3·5

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Male</b>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	253	..	2·97	62·33	33·21	..	1·49	..	100·00	25·00
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed	17	..	..	62·58	37·42	..	..	..	100·00	1·55
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed	2	..	..	..	100·00	..	..	..	100·00	0·27
Not in labour force ..	252	33·50	46·35	10·45	7·01	..	2·04	0·59	100·00	24·20
Sub-total ..	524	15·92	23·44	37·40	21·26	..	1·70	0·28	100·00	51·02
<b>Female</b>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	193	..	1·36	52·89	44·52	0·56	0·67	..	100·00	15·83
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed	..	..	..	..	..	..	..	..	..	..
Unpaid family labour ..	3	..	..	86·29	13·71	..	..	..	100·00	0·33
Unemployed	..	..	..	..	..	..	..	..	..	..
Not in labour force ..	323	17·83	31·61	33·09	11·47	1·84	2·02	2·14	100·00	32·82
Sub-total ..	519	12·09	21·62	39·71	22·17	1·41	1·57	1·43	100·00	48·98
Total ..	1,043	13·96	22·63	38·53	21·71	0·69	1·64	0·84	100·00	100·00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Balaghat comprising families which derived a major part of their income from employment in registered mines. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 43 per cent. consisting of gainfully occupied and unemployed persons.

### 3.7. Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others. The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3-6

#### Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Earners</b>										
Male ..	258	..	0.50	62.72	35.28		1.50		100.00	24.81
Female ..	192	..	0.84	52.79	45.12	0.57	0.68	..	100.00	15.53
Sub-total	450	..	0.63	58.90	39.06	0.22	1.19	..	100.00	40.34
<b>Earning dependants</b>										
Male ..	17	..	30.62	54.43	14.95	..	..	..	100.00	2.01
Female ..	6	..	19.09	52.04	28.87	..	..	..	100.00	0.82
Sub-total ..	23	..	27.29	53.75	18.96	..	..	..	100.00	2.83
<b>Non-earning dependants</b>										
Male ..	249	33.56	46.36	10.03	7.42	..	2.04	0.59	100.00	24.20
Female ..	321	17.93	31.79	33.17	11.08	1.85	2.03	2.15	100.00	32.63
Sub-total ..	570	24.59	37.99	23.32	9.52	1.06	2.04	1.48	100.00	56.83
Total ..	1,043	13.96	22.63	38.53	21.71	0.69	1.64	0.84	100.00	100.00
Number of members (unestimated)		141	234	405	232	7	15	9	1,043	..

Earners and earning dependants constituted about 43 per cent. of the total; 27 per cent. being males and the remaining 16 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years though some children also come in the latter category. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for about 57 per cent.

### 3.8. Family size, composition, economic status and earning strength by income

#### 3.81. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One ..	..	24.56	1.58	..	1.46	..	..	7.52
Two and three	33.58	49.94	38.18	17.53	20.08	21.66	..	34.49
Four and five	66.42	13.58	41.21	42.21	42.72	6.58	..	32.82
Six and seven	..	11.92	13.85	33.43	34.39	45.45	15.00	20.30
Above seven..	..	..	5.18	6.83	1.35	26.31	85.00	4.87
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.76	27.61	36.97	20.30	10.70	2.88	0.78	100.00
Number of families (un-estimated)	2	51	78	57	35	10	4	237

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there were a larger percentage of large sized families.

The composition of families by the economic status of members is given in table 3.8.

TABLE 3·8  
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	0·34	0·72	1·03	1·19	1·28	1·71	2·61	1·03
Adult female	0·66	0·46	0·54	0·83	0·91	1·29	1·06	0·64
Children male	..	..	0·01	..	..	..	..	0·01
Children female	..	..	..	0·01	..	0·06	0·10	0·01
All earners ..	1·00	1·18	1·58	2·03	2·19	3·06	3·77	1·69
<i>Earning dependants</i>								
Adult male ..	..	0·03	0·12	..	0·05	..	..	0·06
Adult female	..	0·02	0·03	0·05	..	..	..	0·03
Children male	..	0·01	0·06	..	..	..	..	0·03
Children female	..	0·02	..	..	..	..	..	0·01
All earning dependants ..	..	0·08	0·21	0·05	0·05	..	..	0·13
<i>Non-earning dependants</i>								
Adult male ..	0·66	0·17	0·16	0·26	0·19	0·48	0·54	0·19
Adult female	0·34	0·51	0·77	0·77	0·53	0·85	2·61	0·68
Children male	0·66	0·42	0·85	1·25	0·72	1·21	1·16	0·81
Children female	1·33	0·41	0·68	0·78	1·16	0·63	0·25	0·68
All non-earning dependants	2·99	1·51	2·40	3·06	2·60	3·17	4·56	2·36
<i>Total</i>								
Adult male ..	1·00	0·92	1·31	1·45	1·52	2·19	3·15	1·28
Adult female	1·00	0·99	1·34	1·65	1·44	2·14	3·67	1·35
Children male	0·66	0·43	0·92	1·25	0·72	1·21	1·16	0·85
Children female	1·33	0·43	0·68	0·79	1·16	0·69	0·35	0·70
All members ..	3·99	2·77	4·25	5·14	4·84	6·23	8·33	4·18
Number of members (unestimated) ..	7	149	325	296	172	61	33	1,043

The average number of members per family was 4·18. Of these, 1·69 were earners, 0·13 earning dependants and the remaining 2·36 non-earning dependants.

More light on the variation in the earning strength with family income is thrown by table 3·9 which gives the distribution of families by earning strength and income.

TABLE 3-9

*Percentage distribution of families by earning strength and income*

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60 — <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	100.00	81.69	42.49	16.98	7.34	..	..	43.26
One earner and one or more earning dependants ..	..	2.36	3.19	2.88	..	..	..	2.42
Two earners ..	..	12.02	48.61	58.06	70.97	27.08	38.57	41.75
Two earners and one or more earning dependants ..	..	2.36	3.81	..	..	..	..	2.06
Three earners ..	..	0.79	1.90	19.01	15.14	40.04	..	7.55
Three earners and one or more earning dependants ..	..	0.78	..	..	2.60	..	..	0.50
More than three earners with or without earning dependants ..	..	..	..	3.07	3.95	32.88	61.43	2.46
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner and two earners were in a large majority, being about 43 per cent. and 42 per cent. respectively of the total. The percentage of families having three earners and more was 11.

Table 3-10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family.

TABLE 3·10

*Percentage distribution of families by income and earning strength in terms of relationship with the main earner*

Family earning strength in terms of relationship with the main earner	Number of families (unestimated)	monthly family income class (Rs.)								Total	Percentage distribution of all families
		<30	30-60	60-90	90-120	120-150	150-210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self .. .. .	73	1·76	52·15	36·31	7·97	1·81	..	..	100·00	43·26	
Self and wife or husband	4	..	26·96	48·85	24·19	..	..	..	100·00	2·42	
Self and one or more children .. .. .	118	..	7·95	43·04	28·23	18·19	1·87	0·72	100·00	41·74	
Self, wife or husband and one or more children ..	4	..	31·62	68·38	..	..	..	..	100·00	2·06	
Self and one or more family members ..	27	..	2·88	9·29	51·11	21·45	15·27	..	100·00	7·55	
Self, wife or husband and one or more other family members ..	2	..	43·82	..	..	56·18	..	..	100·00	0·50	
Self, one or more children and one or more other family members ..	9	..	..	..	25·23	17·12	38·28	19·37	100·00	2·47	
Self, wife or husband, one or more children and one or more other family members ..	..	..	..	..	..	..	..	..	..	..	
All families ..	237	0·76	27·61	36·97	20·30	10·70	2·88	0·78	100·00	100·00	
Number of families (unestimated) .. .. .	×	2	51	78	57	35	10	4	237	×	

Taking all families, the main earner was the sole earner in about 43 per cent. of the cases. In about 2 per cent. of the cases he/she was assisted by wife/husband, in 42 per cent. of the cases by children and in about 8 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3·11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories,



*viz.*, living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3·8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their case, the group itself has been the unit of counting and not individual persons.

TABLE 3·11

*Number of dependants and dependent units per 100 families by monthly family income and relationship with the main earner*

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	100·00	24·86	50·22	33·41	22·74	10·83	38·57	36·02
Son or daughter	199·27	84·86	139·89	172·76	150·52	162·09	140·71	133·60
Father, mother, uncle, aunt	..	18·75	16·82	27·62	27·06	22·24	36·43	20·82
Brother, sister, cousin	..	10·34	9·86	21·28	17·07	..	..	12·65
Nephew, niece	..	..	6·76	7·65	2·91	43·33	..	5·61
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	4·52	9·49	1·87	7·70	58·80	186·43	9·10
Son-in-law, daughter-in-law	..	2·26	5·89	13·27	5·62	..	53·57	6·51
Grand children	..	..	5·84	22·30	21·44	..	..	8·98
Others	..	3·15	0·51	5·84	5·41	20·89	..	3·42
Total	299·27	148·74	245·28	306·00	260·47	318·18	455·71	236·71

1	2	3	4	5	6	7	8	9
<i>Living away from family</i>								
Wife or husband	..	6.96	1.58	..	..	..	..	2.51
Son or daughter	..	7.08	9.49	..	..	..	..	5.46
Father, mother, uncle, aunt	..	4.51	0.87	..	..	..	..	1.57
Brother, sister, cousin	..	4.51	0.87	..	..	..	..	1.57
Nephew, niece	..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	..	..	..	..	..	..
Son-in-law, daughter-in-law	..	..	..	..	..	..	..	..
Grand children	..	..	..	..	..	..	..	..
Others	..	..	..	..	..	..	..	..
Total	..	23.06	12.81	..	..	..	..	11.11
<i>Dependent units</i>								
Number of dependent units living away per 100 families	..	2.20	..	..	..	..	..	0.61

The number of dependants living with family increased generally with the increase in the monthly family income.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, viz., unmarried earner and husband or wife consist of single workers who may have dependants living elsewhere.

TABLE 3-12

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 ..	100.00	87.03	43.74	16.28	7.24	67.94	34.66	28.37	
60—<120 ..	..	10.24	49.42	71.91	67.16	18.47	49.16	57.27	
120 and above ..	..	2.73	6.84	11.81	25.60	13.59	16.18	14.36	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total ..	1.22	6.30	8.52	38.61	18.98	4.22	22.15	100.00	
Number of families (unestimated) ..	2	11	19	89	53	11	52	237	

Table 3-13 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) in three broad income classes.

TABLE 3·13

*Percentage distribution of families by family composition in terms of adults/children and income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4	5	6
Below 60 ..	90·23	100·00	58·50	26·09	13·21
60—<120 ..	7·71	..	34·83	63·06	68·13
120 and above ..	2·06	..	6·67	10·85	18·66
Total ..	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	7·52	2·12	13·76	14·32	12·68
Number of families (unestimated) ..	13	4	29	28	29

TABLE 3·13—contd.

Monthly family income class (Rs.)	Family composition (in terms of adults/children)					
	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	7	8	9	10	11	12
Below 60 ..	17·63	14·76	16·64	15·48	5·58	28·37
60—<120 ..	71·29	79·06	75·42	67·94	64·91	57·27
120 and above ..	11·08	6·18	7·94	16·58	29·51	14·36
Total ..	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	9·95	4·87	3·65	11·61	19·52	100·00
Number of families (unestimated) ..	24	15	11	31	53	237

The common types of families were 2 adults with or without children. Comparing the distribution by income class it will be seen that the proportion of larger families was generally high in higher income brackets.

### 3.82. Analysis by per capita income

Per capita income of families allows for variations in the size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income and family size.

TABLE 3.14

*Percentage distribution of families by monthly per capita income and family size*

Family size	Monthly per capita income class (Rs.)									All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	..	..	..	31.14	83.06	54.29	7.52
Two and three	..	3.37	6.20	31.75	45.96	53.87	57.14	16.94	45.71	34.49
Four and five	100.00	11.65	41.09	42.43	41.53	33.21	11.72	..	..	32.82
Six and seven	..	59.78	42.68	24.48	12.14	6.03	..	..	..	20.30
Above seven	..	25.20	10.03	1.34	0.37	6.89	..	..	..	4.87
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.51	7.60	15.27	23.51	21.27	14.95	11.78	3.75	1.36	100.00
Number of families (unestimated) ..	1	16	33	55	52	40	29	7	4	237

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3·15 shows broad composition of families (by economic status of members) by monthly per capita income classes.

TABLE 3·15

*Composition of families (economic status) by monthly per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5 <10	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners .. ..	1·00	1·61	1·72	1·74	1·63	1·91	1·62	1·17	1·46	1·69
Earning dependants ..	0·73	0·20	0·01	0·05	0·11	0·03	..	..	0·13	
Non-earning dependants ..	4·00	4·22	3·88	2·72	2·18	1·77	0·62	..	..	2·36
All members .. ..	5·00	6·56	5·80	4·47	3·86	3·79	2·27	1·17	1·46	4·18

The proportion of earners to total members in the family increased with increase in the per capita income. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income excepting the per capita income class of "Rs. 10 to less than Rs. 15". The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in details : -

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, over-time earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. *Average monthly income per family and per capita*

The average monthly income was Rs. 83.30 per family and Rs. 19.95 per capita. The average monthly income per family and per capita according to different family income classes is given below :

TABLE 4-1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family ..	14.08	48.52	73.56	104.24	132.93	182.35	252.69	83.30
Average per capita	3.53	17.51	17.29	20.27	27.38	29.22	30.31	19.05
<i>Percentage of families to total</i>								
	0.76	27.61	36.97	20.30	10.70	2.88	0.78	100.00

#### 4.3. *Income by category of earner*

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4-2  
*Average monthly income by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	
<i>Men</i>								
Paid employment	3.95	27.41	44.61	56.06	77.05	82.36	134.7	47.14
Self-employment ..	..	0.50	2.75	6.67	3.93	33.30	26.04	4.09
Other sources ..	..	1.58	4.80	4.94	6.39	8.67	7.72	4.20
Sub-total: by men	3.95	29.49	52.16	67.67	87.37	124.33	168.43	55.43
<i>Women</i>								
Paid employment	7.47	16.66	18.12	33.83	44.80	50.83	44.30	24.82
Self-employment ..	..	0.56	0.73	..	..	..	4.96	0.47
Other sources ..	2.66	1.57	2.13	2.06	0.76	3.36	4.14	1.87
Sub-total: by women	10.13	18.79	20.98	35.89	45.56	54.19	53.40	27.16



TABLE 1.2.—*contd.*

1	2	3	4	5	6	7	8	9	
<i>Children</i>									
Paid employment	..	0.24	0.42	0.68	..	1.20	2.00	0.41	
Self-employment	..	..	..	..	..	..	..	..	
Other sources	..	..	..	..	..	..	..	..	
Sub-total: by children	..	..	0.24	0.42	0.68	..	1.20	2.00	0.41
<i>Family</i>									
Paid employment	..	..	..	..	..	..	..	..	
Self-employment	..	..	..	..	..	2.63	28.86	0.30	
Other sources	..	..	..	..	..	..	..	..	
Sub-total: by family	..	..	..	..	..	2.63	28.86	0.30	
<i>Total</i>									
Paid employment	11.42	44.31	63.15	90.57	121.85	134.39	180.97	72.37	
Self-employment	..	1.06	3.48	6.67	3.93	35.93	59.86	4.86	
Other sources	..	2.66	3.15	6.93	7.00	7.15	12.03	6.07	
Total income	14.08	48.52	73.56	104.24	132.93	182.35	252.69	83.30	
Percentage of families to total	..	0.76	27.61	36.97	20.30	10.70	2.88	0.78	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income. The contribution of women to the average monthly family income was Rs. 27.16. Whatever small amount was contributed by children was from paid employment only.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment ..	..	22.51	42.67	41.83	48.73	67.97	19.59	45.26	73.69	47.14
Self-employment ..	..	3.03	4.40	4.42	4.84	5.57	0.53	..	16.51	4.00
Other sources ..	..	4.28	3.17	4.89	5.35	5.17	2.49	0.85	0.69	4.20
Sub-total: by men	..	29.82	50.24	51.14	58.92	78.71	52.61	46.11	90.89	55.43
<i>Women</i>										
Paid employment ..	11.25	19.93	22.49	22.59	24.23	26.13	36.08	16.37	42.55	24.82
Self-employment ..	..	4.72	..	..	..	0.71	..	..	..	0.47
Other sources ..	4.00	1.95	2.54	1.88	2.57	1.41	0.80	0.33	0.57	1.87
Sub-total: by women	15.25	26.60	25.03	24.47	26.80	28.25	36.88	16.70	43.12	27.16
<i>Children</i>										
Paid employment ..	..	..	..	0.66	0.24	1.36	..	..	..	0.41
Self-employment ..	..	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	..	0.66	0.24	1.36	..	..	..	0.41
<i>Family</i>										
Paid employment ..	..	..	..	..	..	..	..	..	..	..
Self-employment ..	..	..	..	..	0.26	1.14	0.64	..	..	0.30
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total: by family	..	..	..	..	0.26	1.14	0.64	..	..	0.30
<i>Total</i>										
Paid employment ..	11.25	42.44	65.16	65.08	73.20	95.46	85.67	61.63	116.24	72.37
Self-employment ..	..	7.75	4.40	4.42	5.10	7.42	1.17	..	16.51	4.86
Other sources ..	4.00	6.23	5.71	6.77	7.92	6.58	3.29	1.18	1.26	6.07
Total income	..	15.25	56.42	75.27	76.27	86.22	109.46	90.13	62.81	134.01
										83.30

The average monthly income per family increased from Rs. 15.25 in the lowest per capita income class to Rs. 109.46 in the per capita income class 'Rs. 25 to less than Rs. 35', decreased in the next two per capita income classes but increased to Rs. 134.01 in the highest per capita income class.

#### 4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

#### *Average monthly receipts by components and family income classes*

Type	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<b><i>Paid employment</i></b>								
Basic wages and allowances ..	11.42	38.01	55.14	75.99	95.13	110.20	150.43	60.92
Bonus and commission ..	..	0.80	2.19	5.18	11.69	10.75	25.07	3.84
Concessions ..	..	5.50	5.46	8.67	12.10	8.16	5.47	6.87
Rest ..	..	..	0.36	0.73	2.93	5.28	..	0.74
Sub-total: paid employment ..	11.42	44.31	63.15	90.57	121.85	134.39	180.97	72.37
<b><i>Self-employment</i></b>								
Agriculture ..	..	0.68	2.33	5.91	2.90	30.65	28.86	3.67
Animal husbandry ..	..	0.16	0.03	0.29	..	5.28	4.96	0.30
Trade ..	..	..	..	0.32	..	..	..	0.07
Rest ..	..	0.22	1.12	0.15	1.03	..	26.04	0.82
Sub-total: self-employment ..	..	1.06	3.48	6.67	3.93	35.93	59.86	4.86
<b><i>Other income</i></b>								
Rent ..	2.66	2.55	4.31	4.72	3.46	3.88	11.86	3.85
Rest ..	..	0.60	2.62	2.28	3.69	8.15	..	2.22
Sub-total: other income ..	2.66	3.15	6.93	7.00	7.15	12.03	11.86	6.07
Total income	14.08	48.52	73.56	104.24	132.93	182.35	252.69	83.30
<b><i>Other receipts</i></b>								
Sale of assets other than shares, etc. ..	..	1.67	1.57	0.35	..	3.05	..	1.20
Credit purchases ..	5.04	13.91	15.15	11.84	18.81	1.25	19.65	14.08
Loans taken ..	19.93	4.27	6.14	9.02	5.12	1.69	3.75	6.06
Rest ..	..	4.57	4.36	7.00	7.04	6.70	..	5.24
Sub-total: other receipts ..	24.97	24.42	27.22	28.21	30.99	12.69	23.40	26.58
Total receipts ..	39.05	72.94	100.78	132.45	163.92	195.04	276.09	109.88

A major portion (73 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution by basic wages and allowances to the total income decreased from 78 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 60 per cent. in the income class 'Rs. 150 to less than Rs. 210'.

Income from bonus and commission accounted for a small percentage of the total income. The average monthly income from concessions and 'rest' comprising overtime earnings, etc., worked out to only Rs. 6·87 or 8 per cent. and Re. 0·74 or 1 per cent. of the total income respectively. Income from self-employment and 'other income' were comparatively low.

'Other receipts' obtained through decreasing assets and increasing liabilities comprised receipts from sale of assets other than shares, credit purchases loans taken, etc. These capital receipts amounted to Rs. 26·58 or 32 per cent. of the total income taking all the families together. The percentage of 'other receipts' to the total income generally decreased with increase in income. It decreased from 50 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 7 per cent. in the income class 'Rs. 150 to less than Rs. 210'.

#### 4·5. *Income and other receipts by components and family size*

Table 4·5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4·5

*Average monthly income and other receipts by components and family size*

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	42·15	48·30	55·22	62·78	68·86	64·30	80·72	74·54	60·92
Bonus and commission ..	3·33	0·37	4·82	7·63	1·29	1·49	3·49	9·86	3·84
Overtime earnings ..	..	0·00	0·00	0·22	..	..	..	..	0·04
Other earnings ..	..	1·11	1·14	..	..	2·71	..	..	0·70
Concession ..	6·25	6·51	7·30	8·46	6·44	6·04	7·22	3·69	6·87
Total ..	51·73	56·29	68·48	79·09	76·59	74·54	91·43	88·09	72·37

TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	(—)0.05	1.27	2.65	7.78	6.88	20.94	(—)0.01
Agriculture ..	..	1.33	1.67	1.27	2.65	7.78	6.88	20.94	3.67
Animal husbandry ..	..	1.11	0.33	0.22	..	0.09	(—)0.23	1.03	0.30
Trade ..	..	..	..	..	0.47	..	..	..	0.07
Profession ..	..	..	..	..	..	..	..	4.11	0.20
Others ..	..	..	..	1.16	0.68	0.70	0.45	4.11	0.63
Total ..	..	2.44	1.95	2.65	3.80	8.57	7.10	30.19	4.86
<i>Other income</i>									
Net rent from land ..	..	..	..	..	0.54	..	..	..	0.08
Net rent from house ..	0.93	2.55	3.29	2.88	3.94	4.11	6.88	7.19	3.77
Net rent — others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	..	0.57	..	..	..	0.90	..	0.20
Gifts, concessions ..	0.27	1.04	1.72	2.32	3.05	1.14	4.06	2.87	2.02
Interest and dividends ..	..	..	..	..	..	..	..	..	..
Chance games and lotteries ..	..	..	..	..	..	..	..	..	..
Total ..	1.20	4.59	5.58	5.20	7.53	5.25	11.84	10.06	6.07
Total income ..	52.93	63.32	76.01	86.94	87.92	88.36	110.37	128.34	83.30
<i>Other cross receipts</i>									
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	2.00	2.66	1.95	4.54	2.78	5.95	8.34	21.35	4.61
Sale of other assets ..	..	1.04	2.67	1.88	..	0.79	0.79	..	1.20
Credit purchases ..	5.98	11.98	8.35	18.14	9.70	23.36	23.67	16.02	14.08
Loan taken ..	0.93	2.29	8.35	7.91	5.63	12.07	3.27	..	6.06
Rest ..	0.13	0.74	..	0.94	0.82	1.84	0.23	..	0.63
Total ..	9.04	18.71	21.32	33.41	18.93	44.01	36.30	37.37	26.58
Total receipts ..	61.97	82.03	97.33	120.35	106.85	132.37	146.67	165.71	109.88

The average income per family gradually increased from Rs. 52.93 in case of single-member families to Rs. 128.34 in case of families having over 7 members.

Income from paid employment constituted about 87 per cent. of the total income. Basic wages and allowances was by far the most important component of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, concessions, etc. fluctuated in the different size classes.

Income from self-employment and 'other income', e.g., rent, cash assistance, etc., were respectively about 6 and 7 per cent. of the total income and these did not show any definite trend with the size of the family.

#### 4.6. *Income and other receipts by family composition*

##### 4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6.

*Average monthly income and other receipts by family composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition in terms of relationship with the main earner							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income ..	48.93	53.33	71.67	83.67	100.73	65.40	85.51	83.30
Other receipts	9.58	8.84	21.18	25.31	35.38	13.35	31.52	26.58
Total ..	58.51	62.17	92.85	108.98	136.11	78.75	117.03	109.88
Percentage of families to total ..	1.22	6.30	8.52	38.61	18.98	4.22	22.15	100.00

The average monthly receipts per family amounted to Rs. 109.88. The major portion (Rs. 83.30) of this consisted of income (from paid employment, self-employment and sources, such as, rent, pension, gifts, concessions, etc.) and the remaining Rs. 26.58 was derived from 'other receipts' comprising credit purchases, loans, etc.

4.62. *In terms of the number of adults/children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by family composition in terms of adults/children*

(In Rupees)

Item	Family composition in terms of adults/children				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children
1	2	3	4	5	6
Income .. ..	53.03	50.65	64.63	75.07	87.16
Other receipts .. ..	9.75	31.67	18.36	21.65	36.24
Total .. ..	62.78	82.32	82.99	96.62	123.40
Percentage of families to total	7.52	2.12	13.76	14.32	12.68

TABLE 4.7 --contd.

Item	Family composition in terms of adults/children					
	2 adults and more than two children	3 adults	3 adults and one child	3 adults and more than one child	Other families	All
1	7	8	9	10	11	12
Income .. ..	85.64	84.64	83.87	88.41	110.67	83.30
Other receipts .. ..	22.24	23.61	25.49	45.99	27.39	26.58
Total .. ..	107.88	108.25	109.36	134.40	138.06	109.88
Percentage of families to total ..	9.95	4.87	3.65	11.61	19.52	100.00

The proportions of 'other receipts' to income as well as to total receipts were comparatively low in case of families consisting of one adult, 2 adults and more than two children and other families.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. *Concepts and definitions*

##### 5.11. *Disbursement*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.



Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

#### 5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor  $(f/f+e)$  where 'f' was the number of family members and 'e' the number of non-family members, was used to make adjustments for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account ( $f$ ) and the extra persons ( $e$ ), the Investigators were instructed to record the composition of the latter ( $e$ ) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras ( $e$ ) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

### 5.13. *Consumption co-efficients*

For converting a family into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male                      = 1.0

Adult female                  = 0.9

Child (below 15 years) = 0.6

### 5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, were presented in Appendix II separately for single-member families and all families. Taking all families, the average monthly income of the family came to Rs. 83.30 and the average consumption expenditure worked out to Rs. 107.29 leaving a deficit of Rs. 23.99. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 25.05. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

### 5.21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 107.29 per family per month, an expenditure of Rs. 59.84 or 56 per cent. was incurred on food, Rs. 11.47 or 11 per cent. on tobacco, pan, supari and intoxicants, Rs. 6.99 or 6 per cent. on fuel and lighting, Rs. 6.16 or 6 per cent. on housing, water charges and household appliances, etc., Rs. 15.42 or 14 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 7.41 or 7 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 17·47 per month. Table 5·1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits.

TABLE 5·1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption unit per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30 .. ..	3·99	3·10	51·16	16·50
30—<60 .. ..	2·77	2·33	43·63	18·73
60—<90 .. ..	4·25	3·48	53·27	15·31
90—<120 .. ..	5·14	4·16	76·91	18·49
120—<150 .. ..	4·84	3·96	77·89	19·67
150—<210 .. ..	6·23	5·26	95·97	18·25
210 and above .. ..	8·33	7·37	129·46	17·57
All .. ..	4·18	3·43	59·84	17·45

*5·22. Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 5·47 or 5 per cent. of the consumption expenditure. Of this, an expenditure of Re. 0·34 was incurred on remittances to dependants, Rs. 3·41 on savings and investments, Re. 1·00 towards repayment of debts and Re. 0·72 on taxes, interest and litigation. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was the provident fund (Rs. 2·87). Expenditure towards this was reported by about 69 per cent. of the families surveyed. Under the sub-group 'taxe, interest and litigation', interest on loans alone accounted for Re. 0·60 or about 83 per cent. of the total expenditure on this sub-group.

### 5.23. *The budget of single-member families*

Single-member families constituted about 8 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the town leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 52.93 and the average monthly consumption expenditure Rs. 51.23 leaving a surplus of Rs. 1.70. However, when items such as remittances to dependants, taxes and interest on loans which form a part of current living expenditure, were included, the budget showed a deficit of Rs. 2.80 against the overall average deficit of Rs. 25.05 in case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of items, between single-member families and multi-member families.

TABLE 5.2  
*Percentage expenditure on groups/sub-groups of items.*

Groups/sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food .. .. .	58.87	55.66	55.77
Pan-supari, tobacco and intoxicants ..	8.77	10.77	10.69
Fuel and light .. .. .	4.94	6.57	6.52
Rent for house and water charges ..	6.40	4.97	5.02
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services ..	0.10	0.74	0.72
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	12.12	14.46	14.37
Personal care .. .. .	2.40	2.30	2.30
Education and reading .. .. .	0.20	0.10	0.10
Recreation and amusement .. .. .	1.15	0.68	0.70
Medical care .. .. .	1.09	0.72	0.74
Other consumption expenditure	3.96	3.03	3.07
Total ..	100.00	100.00	100.00

Workers living singly spent proportionately less on pan, supari, tobacco and intoxicants, fuel and light, house repairs and upkeep, etc., and clothing, bedding, footwear and headwear and more on food, rent for house and water charges, personal care, medical care, education and reading, recreation and amusement and other consumption expenditure which consisted of subscription, gifts and charities, ceremonials, etc. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 17.15 per month in the case of multi-member families and Rs. 31.09 in case of single-member families. Taking important sub-groups under food, the average expenditure on cereals and products, pulses and products, meat, fish and eggs, milk and products and prepared meals and refreshments per adult-consumption unit was Rs. 8.16, Rs. 1.82, Rs. 1.18, Re. 0.93 and Re. 0.37 respectively in respect of multi-member families while the average expenditure of single-member families on these items was Rs. 12.73, Rs. 1.88, Rs. 1.52, Rs. 2.62 and Rs. 6.07 respectively. The average expenditure per adult consumption unit on non-food items was also markedly high in case of single men. Thus, single men spent, on an average, Rs. 6.40, Rs. 1.27, Re. 0.61 and Rs. 2.09 on clothing, bedding, footwear, headwear, etc., personal care, recreation and amusements and other consumption expenditure which consisted of subscription, gifts and charities, ceremonials, etc. as against the average expenditure per adult consumption unit of Rs. 4.45, Re. 0.71, Re. 0.21 and Rs. 0.93 respectively in the case of multi-member families.

### 5.3. *Levels of expenditure by income and by family type*

The overall average monthly expenditure was Rs. 108.35 per family Rs. 25.92 per capita and Rs. 31.86 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3  
*Average monthly expenditure by income classes*

Item	Monthly family income class (Rs)							
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	69.80	75.87	97.99	132.92	154.89	178.04	253.24	108.35
Average per capita ..	17.48	27.38	23.06	25.85	31.44	28.53	30.38	25.92
Average per adult consumption unit ..	22.55	32.58	29.05	31.96	38.56	33.83	34.38	31.86
Percentage of families to total .. ..	0.76	27.61	36.97	20.30	10.70	2.88	0.78	100.00

The average monthly expenditure per family varied from Rs. 69·80 in the lowest income class to Rs. 253·24 in the highest income class. It was higher in upper income classes. The expenditure was more than income in all income classes upto the income class 'Rs. 120 to less than Rs. 150'. The difference was met from other receipts, namely, increase in liabilities and diminution of assets. This has been discussed in detail in chapter 7.

Table 5·4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5·5 shows similar distribution of families in terms of adults/children composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5·4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition in terms of relationship with the main earner								
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
Below 60 .. ..	48·86	77·95	10·08	7·67	..	53·83	13·29	14·14	
60 < 120 .. ..	51·14	22·05	72·82	58·86	46·89	25·59	41·95	50·51	
120 and above .. ..	..	..	17·10	33·47	53·11	20·58	44·76	35·35	
Total .. ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	
Percentage of families to total .. ..	1·22	6·30	8·52	38·61	18·98	4·22	22·15	100·00	

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults/children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Below 60 ..	66.57	42.10	22.41	19.71	4.43	6.77
60—<120 ..	33.43	28.16	64.12	58.28	47.10	60.38
120 and above ..	..	29.74	13.47	22.01	48.47	32.85
Total ..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	7.52	2.12	13.76	14.32	12.68	9.95

TABLE 5.5—contd.

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)				
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Below 60 ..	15.45	..	..	1.60	14.14
60—<120 ..	46.68	78.17	40.15	43.41	50.51
120 and above ..	37.87	21.83	59.85	54.99	35.35
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	4.87	3.65	11.61	19.52	100.00

#### 5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of items in various monthly family income classes shows how the pattern of expenditure was influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5-6

*Average monthly expenditure on sub-groups and groups of items by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							
	< 30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products ..	28.26	21.03	26.32	34.53	35.02	47.57	58.90	28.33
Pulses and products ..	11.64	4.36	5.52	8.33	7.75	9.19	18.29	6.26
Oils seeds, oils and fats ..	2.87	2.43	2.66	4.03	3.88	3.53	6.34	3.06
Meat, fish and eggs ..	1.08	2.49	3.31	5.82	6.41	7.26	9.45	4.07
Milk and products ..	1.87	2.24	2.29	4.52	6.09	6.75	9.67	3.32
Vegetables and products ..	0.70	2.45	3.23	4.44	4.27	5.84	7.25	3.46
Fruits and products ..	..	0.38	0.06	0.15	0.52	..	..	0.21
Condiments, spices, sugar, etc. ..	4.43	5.67	8.02	12.56	10.48	13.39	13.83	8.73
Non-alcoholic beverages ..	0.31	0.44	0.62	1.03	1.21	1.06	1.04	0.73
Prepared meals and refreshments ..	..	2.14	1.24	1.50	2.26	1.38	4.69	1.67
Sub-total- Food ..	51.16	43.63	53.27	76.91	77.89	95.97	129.46	59.84
<i>Non-Food</i>								
Pan, supari ..	1.71	2.57	3.72	4.30	5.99	5.78	9.85	3.86
Tobacco and products ..	2.37	1.79	2.98	3.04	4.59	4.38	7.40	2.91
Alcoholic beverages ..	..	2.28	3.58	5.88	10.14	12.75	11.66	4.70
Fuel and light ..	0.92	4.89	6.64	8.76	9.00	11.29	13.19	6.99
House rent, water charges, repairs, etc. ..	3.33	4.51	5.48	6.32	6.42	5.10	12.61	5.52
Furniture and furnishings ..	..	..	..	0.04	0.11	..	3.09	0.04
Household appliances, etc. ..	0.17	0.15	0.48	0.74	1.89	0.57	0.69	0.69
Household services ..	..	..	..	0.01	0.02	..	..	0.00
Clothing, bedding and head-wear ..	7.85	8.07	10.89	11.91	20.16	23.54	33.42	11.83
Footwear ..	..	0.30	0.74	0.72	2.01	2.86	5.99	0.84
Miscellaneous (laundry, etc.) ..	0.59	2.04	2.47	3.01	4.42	4.78	5.59	2.75
Medical care ..	..	0.29	1.46	0.49	0.48	..	2.25	0.79
Personal care ..	0.37	1.57	2.23	3.18	3.61	4.84	4.55	2.47
Education and reading ..	..	0.14	0.04	0.23	0.05	0.29	..	0.11
Recreation and amusement ..	..	0.28	0.62	0.94	1.78	1.64	2.29	0.75
Transport and communication ..	..	0.14	0.15	0.84	0.14	0.18	6.69	0.32
Subscription, etc. ..	..	1.47	1.24	3.77	2.42	1.19	0.39	1.91
Personal effects and miscellaneous expenses ..	1.33	0.56	0.87	1.45	2.01	1.21	4.21	1.06
Sub-total—non-food ..	18.64	31.05	43.59	55.63	75.24	80.40	123.78	47.45
Total- Consumption expenditure ..	69.80	74.68	96.86	132.54	153.13	176.37	253.24	107.29



TABLE 5·6—*concl.*

	1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>									
Taxes, interest and litigation .. ..	..	..	0·28	0·88	0·38	1·76	1·67	..	0·72
Remittances to dependants ..	..	..	0·91	0·25	..	..	..	..	0·34
Savings and investments ..	..	..	2·07	2·43	4·32	6·54	9·57	11·21	3·41
Debts repaid .. ..	..	..	0·31	0·39	1·00	5·20	0·54	..	1·00
Total—Non-consumption expenditure .. ..	..	..	3·57	3·95	5·70	13·50	11·78	11·21	5·47
Total disbursement ..	..	69·80	78·25	100·81	138·24	166·63	188·15	264·45	112·76
Percentage of families to total .. ..	..	..	0·76	27·61	36·97	20·30	10·70	2·88	0·78
									100·00

The average monthly consumption expenditure per family was Rs. 107·29. Expenditure on food worked out to Rs. 59·84 or 56 per cent. of the consumption expenditure. The percentage expenditure on food to consumption expenditure as between different income classes did not show any clear-cut trend.

Taking individual sub-groups under the food group, the expenditure as percentage of the consumption expenditure on cereals and products, pulses and products and oilseeds, oils and fats decreased generally with an increase in income, that on milk and products, meat, fish and eggs and vegetables and products generally increased with an increase in income and there was no clear trend as between different income classes in respect of other items.

The non-food group accounted for about 44 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs, clothing, bedding and headwear sub-groups formed about 51 per cent. and these fluctuated between different income classes without showing any definite trend.

#### 5·5. *Expenditure by per capita income*

Table 5·7 gives the break-up of the average monthly expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5·7

*Average monthly expenditure and disbursements on sub-groups and groups of items by per capita income classes*

Sub-groups and groups of items	Monthly per capita class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products	40·00	37·52	31·78	28·60	27·70	29·18	21·61	16·16	21·22	28·33
Pulses and products	16·00	7·86	6·63	6·46	6·62	6·38	4·50	2·61	3·80	6·26
Oil seeds, oils and fats ..	4·00	3·87	3·27	3·08	2·98	3·08	2·65	2·26	1·98	3·06
Meat, fish and eggs	1·00	3·01	3·85	4·19	3·79	4·52	4·86	2·93	6·94	4·07
Milk and products	2·81	2·10	3·21	3·16	3·54	3·07	3·07	5·06	10·65	3·32
Vegetables and products ..	0·90	4·84	3·67	2·87	3·72	4·11	2·84	1·67	2·91	3·46
Fruits and products ..	..	..	0·48	0·07	0·17	0·11	0·38	0·53	..	0·21
Condiments, spices, sugar, etc.	6·12	10·37	13·31	7·87	7·90	8·94	6·51	3·96	7·18	8·73
Non-alcoholic beverages	0·37	1·02	0·68	0·69	0·70	0·95	0·65	0·42	0·80	0·73
Prepared meals and refreshments ..	..	0·63	0·71	1·20	1·29	2·44	2·60	7·44	0·91	1·67
Sub-total—Food ..	71·20	71·22	67·59	58·19	58·41	62·78	49·67	43·04	56·39	59·84
<i>Non-food</i>										
Pan, supari	1·25	4·07	3·98	3·18	4·14	4·45	2·83	4·63	4·66	3·86
Tobacco and products ..	3·25	3·18	2·90	2·87	2·81	3·55	2·45	2·25	2·19	2·91
Alcoholic beverages, etc. ..	..	2·82	3·12	3·72	4·83	6·12	7·12	3·40	18·58	4·70
Fuel and light ..	1·12	7·69	6·88	6·55	7·20	8·57	6·68	4·02	4·01	6·99
House rent, water charges, repairs, etc. ..	4·00	6·50	5·38	5·07	6·16	5·95	5·32	3·12	3·26	5·52
Furniture and furnishings ..	..	..	..	..	0·04	0·22	0·03	..	..	0·04
Household appliances, etc. ..	0·25	0·26	0·50	0·41	0·23	1·23	1·30	0·01	1·11	0·60

TABLE 5·7—*contd.*

	1	2	3	4	5	6	7	8	9	10	11
Household services	..	..	..	0·01	..	0·01	0·01	..	..	0·00	
Clothing, bedding and head-wear ..	5·00	15·94	10·55	8·14	8·06	24·19	12·15	2·95	14·09	11·83	
Footwear ..	..	0·11	0·28	0·33	0·80	1·86	2·08	..	1·73	0·84	
Miscellaneous (laundry, etc.)	0·25	2·40	2·84	2·42	2·45	4·22	2·14	2·64	4·24	2·75	
Medical care ..	..	0·37	0·70	0·43	1·95	0·33	0·38	1·29	..	0·79	
Personal care ..	0·50	2·38	2·40	2·10	2·57	3·29	2·29	2·31	2·01	2·47	
Education and reading ..	..	0·58	0·07	..	0·13	0·11	0·04	0·20	..	0·11	
Recreation and amusement ..	..	0·77	0·58	0·46	0·52	1·24	1·10	1·34	0·53	0·75	
Transport and communication ..	..	0·03	0·27	0·17	0·26	0·99	0·27	0·33	0·32	0·32	
Subscription, etc. ..	..	1·78	0·72	2·58	2·05	2·36	1·91	0·98	0·23	1·91	
Personal effects and miscellaneous expenses ..	2·00	0·92	0·88	0·84	0·85	1·61	1·61	0·28	1·71	1·06	
Sub-total—Non-food	17·62	50·70	42·05	39·28	45·05	70·30	49·71	29·75	58·67	47·45	
Total—consumption expenditure	88·82	121·92	109·64	97·47	103·46	133·08	99·38	72·79	115·06	107·29	
Non-consumption expenditure—											
Taxes, interest and litigation	..	..	1·27	0·31	0·28	1·81	0·72	0·26	2·51	0·72	
Remittances to dependants ..	..	..	..	..	..	0·02	1·60	1·66	6·43	0·34	
Savings and investments ..	..	2·47	2·38	2·70	3·59	4·23	4·91	2·71	13·11	3·41	
Debts repaid ..	..	0·20	0·04	0·32	1·43	1·10	3·59	..	1·14	1·00	
Total—Non-consumption expenditure	..	2·67	3·69	3·33	5·30	7·16	10·82	4·63	23·19	5·47	
Total—Disbursement	88·82	124·59	113·33	100·80	108·76	140·24	110·20	77·42	138·25	112·76	

### 5.6. Food expenditure

One of the important results which can be derived from analysis of family budgets is how the expenditure on a particular commodity varied with the level of family income. This relationship is generally termed the Engel curve after Earnest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on luxury items increases with a rise in the level of living.

Of the above propositions the second is the most important one since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

#### 5.61 Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	< 5	5—	10—	15—	20—	25—	35—	50—	65 and	All
	< 10	< 10	< 15	< 20	< 25	< 35	< 50	< 65	above	
1	2	3	4	5	6	7	8	9	10	11
Below 45	..	16.48	8.17	6.77	12.88	40.66	28.21	..	42.86	16.82
45—< 50	..	2.86	10.54	12.03	8.30	11.58	18.15	..	..	10.29
50—< 55	..	17.44	6.20	8.07	10.23	15.15	21.03	51.56	22.86	13.33

TABLE 5·8—*contd.*

1	2	3	4	5	6	7	8	9	10	11
55—<60	..	15·97	10·35	15·61	19·86	14·15	18·43	..	22·86	15·29
60—<65	..	4·40	28·00	12·69	25·70	16·27	5·15	31·80	..	17·29
65—<70	..	16·85	22·79	13·14	7·67	0·22	4·96	..	..	10·10
70 and above	100·00	26·00	13·95	31·69	15·36	1·97	4·07	16·64	11·42	16·88
Total	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

It will be seen that the percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes.

#### 5·62. *Analysis by family size*

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, the large-sized families contained comparatively more earning members and so had, generally, a higher family income. This, however, was only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5·9 gives the percentage distribution of families in each family size class by the percentage expenditure on food to total expenditure.

TABLE 5·9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure		Number of families (unestimated)	Family size					All
			1	2 and 3	4 and 5	6 and 7	Above 7	
1	2	3	4	5	6	7	8	
Below 45	..	45	15·69	16·37	21·29	14·75	6·18	16·82
45—<50	..	25	8·07	16·38	4·51	12·56	..	10·29
50—<55	..	30	25·91	15·96	8·82	6·20	36·38	13·33
55—<60	..	32	8·29	19·68	16·59	9·08	12·13	15·29
60—<65	..	36	23·91	10·52	19·76	23·44	5·84	17·29
65—<70	..	28	7·77	6·07	9·92	13·30	30·09	10·10
70 and above	..	41	10·36	15·02	19·11	20·67	9·38	16·88
Total		237	100·00	100·00	100·00	100·00	100·00	100·00
Percentage distribution of families		..	7·52	34·49	32·82	20·30	4·87	100·00
Number of families (unestimated)		..	13	75	82	54	13	237

About 16 per cent. of the single-member families spent less than 45 per cent. of the consumption expenditure on food, and 18 per cent. of such families spent 65 per cent. or more on food. As against this, about 15 per cent. and 6 per cent. of the families, consisting of 6 and 7 and more than 7 members respectively, spent less than 45 per cent. on food and similarly 34 per cent. and 39 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the overall average percentage expenditure on food.

#### 5.7. *Proportion of families reporting expenditure on selected sub-groups*

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups of items by family size*

Item	Family size						Report- ing families (un- estimat- ed)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and re- freshments ..	65.51	55.67	60.65	63.67	55.26	59.65	141
Non-alcoholic bevera- ges ..	34.20	77.77	76.29	87.41	90.05	76.56	180
Pan, supari ..	92.23	83.68	95.34	98.52	100.00	91.96	220
Tobacco and tobacco products ..	75.87	93.12	97.07	96.93	100.00	94.23	226
Alcoholic beverages ..	32.05	56.88	66.23	50.50	57.21	58.63	139
Furniture and furnish- ings ..	..	0.90	1.87	..	6.18	1.22	4
Household services ..	..	1.82	1.76	1.45	..	1.50	5
Medical care ..	8.96	11.41	12.82	8.97	..	10.64	25

TABLE 5.10—*contd.*

	1	2	3	4	5	6	7	8
Personal care ..	100.00	100.00	99.86	100.00	100.00	99.96	237	
Education and reading	17.25	1.76	9.46	17.91	32.72	10.24	25	
Recreation and amusement ..	27.09	32.14	42.35	43.84	67.05	39.19	98	
Transport and communication ..	16.06	14.54	14.26	6.44	19.11	13.14	30	
Remittances to dependants ..	32.79	0.94	..	..	..	2.79	5	
Savings and investments ..	74.09	66.51	73.22	74.03	66.59	70.81	171	
Debts repaid ..	16.73	4.29	11.08	5.43	..	7.48	18	

About 60 per cent. of the families incurred expenditure on prepared meals and refreshments. About 77 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addition to tobacco and tobacco products and to *pin-supari* was widespread as about 91 per cent. of the families reported expenditure on the former and about 92 per cent. on the latter. Fifty nine per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure. A small percentage of the families reported expenditure on household services which most often consisted of employment of domestic servants and sweepers.

Expenditure on medical care was reported by only 11 per cent. of the families and on personal care by almost all families, the percentage remaining fairly steady in all size classes. The percentage of families reporting expenditure on education and reading was about 10 per cent. About 39 per cent. of the families reported expenditure on recreation and amusement and 13 per cent. on transport and communication.

About 71 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. The families reporting remittances to dependants were mostly single-member family. On the whole, about 3 per cent. of the families were making remittances to dependants and about 7 per cent. of the families were making repayment of debts.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. *Quantities of food consumed*

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding prepared meals and refreshments for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family per month by items*

Item				Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per report- ing family per month
1				2	3	4
<i>Food beverages etc.</i>						
<i>Cereals and products</i>						
Paddy	..	..	..	kg.	19	12.94
Rice	..	..	..	"	227	42.78
Wheat	..	..	..	"	198	10.28
Gram	..	..	..	"	9	0.16
Gram atta	..	..	..	"	2	0.01
Maida	..	..	..	"	1	0.00
Suji, rawa	..	..	..	"	1	0.00
Tapioca	..	..	..	"	1	0.07
<i>Pulses and products</i>						
Arhar	..	..	..	"	221	5.46
Gram	..	..	..	"	28	0.35
Moong	..	..	..	"	6	0.05
Masur	..	..	..	"	4	0.03
Urd	..	..	..	"	107	2.03
Other pulses	..	..	..	"	24	0.41

\*The figures in Col. 3 relate to those families only which had reported figures on quantities of various items consumed.



TABLE 6·1—*contd.*

	1	2	3	4
<i>Oils seeds, oils and fats</i>				
Mustard oil .. ..	..	kg.	68	0·35
Gingelly oil .. ..	..	"	39	0·16
Ground nut oil .. ..	..	"	98	0·67
Other vegetable oil .. ..	..	"	31	0·16
Vanaspati .. ..	..	"	5	0·02
Oil seeds .. ..	..	"	1	0·01
Other fats .. ..	..	"	1	0·00
<i>Meat, Fish and eggs</i>				
Goat meat .. ..	..	"	154	1·40
Beef .. ..	..	"	1	0·01
Poultry .. ..	..	no.	9	0·06
Birds meat .. ..	..	kg.	2	0·03
Fresh fish .. ..	..	kg.	83	0·53
Eggs-hen .. ..	..	uo.	2	0·05
<i>Milk and products</i>				
Milk cow .. ..	..	l.	82	1·63
Milk buffalo .. ..	..	"	87	2·09
Curd .. ..	..	kg.	1	0·00
Ghee cow .. ..	..	"	8	0·02
Ghee buffalo .. ..	..	"	50	0·09
Other milk and products .. ..	..	"	1	0·05
<i>Condiments and Spices</i>				
Salt .. ..	..	kg.	233	2·72
Turmeric .. ..	..	g.	233	174·02
Chillies green .. ..	..	"	97	175·66
Chillies dry .. ..	..	"	229	851·46
Tamarind .. ..	..	"	4	9·91
Onion .. ..	..	kg.	234	2·13
Garlic .. ..	..	g.	222	184·99
Coriander .. ..	..	"	220	370·33
Ginger .. ..	..	"	20	14·81
Pepper .. ..	..	"	1	1·52
Jira .. ..	..	"	11	3·38
Cloves .. ..	..	"	2	0·12
Elaichi .. ..	..	"	1	0·23
Mixed spices .. ..	..	"	213	76·75
Other spices and condiments .. ..	..	"	5	1·75
<i>Vegetables and products</i>				
Potato .. ..	..	kg.	152	2·21
Muli, turnip, radish .. ..	..	"	2	0·02
Brinjal .. ..	..	"	94	1·74
Cauliflower .. ..	..	"	34	0·27
Jack fruit .. ..	..	"	1	0·00
Ladies finger .. ..	..	"	25	0·21
Tomato .. ..	..	"	45	0·54
Pumpkin .. ..	..	"	2	0·03
Gourd .. ..	..	"	5	0·05

TABLE 6·1—*contd.*

1				2	3	4
Karela	..	..	..	kg.	6	0·02
Bean	..	..	..	"	3	0·04
Other non-leafy vegetables	..	..	..	"	38	3·77
Palak	..	..	..	"	1	0·01
Amaranth chalai	..	..	..	"	16	0·14
Methi	..	..	..	"	1	0·01
Other leafy vegetables	..	..	..	"	11	0·20
Other vegetable products	..	..	..	"	3	0·04
<i>Fruits and products</i>						
Banana, plantain	..	..	..	no.	15	2·66
Orange	..	..	..	"	2	0·04
Lemon	..	..	..	"	1	0·03
Mango	..	..	..	"	1	0·03
Coconut	..	..	..	"	6	0·07
Papaya	..	..	..	"	2	0·01
Kharbooza	..	..	..	kg.	1	0·01
Other fruits	..	..	..	"	4	0·17
Jams and jellies	..	..	..	"	1	0·01
<i>Sugar, honey, etc.</i>						
Sugar crystal	..	..	..	kg.	161	1·48
Gur	..	..	..	"	165	1·65
Honey	..	..	..	"	2	0·01
<i>Pan Supari</i>						
Pan leaf	..	..	..	no.	184	124·05
Pan insished	..	..	..	"	120	19·96
Supari	..	..	..	g.	195	170·87
Lime	..	..	..	"	57	57·85
Katha	..	..	..	"	185	82·23
<i>Tobacco and products</i>						
Bidi	..	..	..	no.	169	399·64
Cigarette	..	..	..	"	12	8·81
Zarda, kimam, surti	..	..	..	g.	36	30·68
Chewing tobacco	..	..	..	"	38	32·89
Smoking tobacco	..	..	..	"	16	55·64
Leaf tobacco	..	..	..	"	79	53·65
Hukka tobacco-prepared	..	..	..	"	6	16·80
Sauff	..	..	..	"	10	2·80
<i>Alcoholic beverages, etc.</i>						
Country liquor	..	..	..	pint	116	1·24
Ganja	..	..	..	g.	5	0·58
Opium	..	..	..	"	2	0·60
<i>Other beverages</i>						
Tea leaf	..	..	..	kg.	179	0·10
g.—gram,				kg.—kilogram,	No.—Number	L.—litre.

The quantity of cereals and products consumed, on an average, by a working class family per month was 66·24 kg. Of this, the major portion (42·78 kg.) was accounted for by rice. The average size of a family in terms of adult consumption units was 3·43 and hence the quantity of cereals consumed per adult per day worked out to about 0·64 kg. Besides 66·24 kg. of cereals and products, the average family consumed 8·33 kg. of pulses and products, 6·71 kg. of condiments and spices, 9·30 kg. of vegetables and products, 3·72 l. of milk, 0·16 kg. of milk products, 1·37 kg. of oils and fats, 1·97 kg. of meat, fish and eggs (excluding poultry and eggs for which quantity figures were not available) 3·14 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food stuffs consumed, on an average, by a family of industrial workers in Balaghat.

Among items of *pan-supari*, tobacco and beverages, an appreciable consumption of *pan*, *bini*, leaf tobacco, smoking tobacco and tea leaf was recorded.

## 6·2. *Analysis of nutritive contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average by a working class family in Balaghat was attempted on the basis of data presented in table 6·1, keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:

1. The caloric requirement for the age group below 5 years was assumed to be 1,150 per child per day and for the group between add 5 and 14 years at 2,000. Considering the nature of the jobs performed (mining) by most of the workers which required 5 cal./kg. hour or even more, they have been grouped in the category of heavy worker. As such, men and women workers were assumed to require 3,900 and 3,000 calories per day respectively. All non-working women falling in the age group of 15 - 54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 and 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g.

protein. Of the women between 15 and 54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirement of children upto 15 years was assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B<sub>1</sub> requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6.2

*The nutritive value of food-stuffs consumed on an average by a working class family*

Nutrients						Quantity consumed per family per day	Quantity recommended
1						2	3
Calories	..	..	..	..	..	10,000	10,376
Protein	..	..	..	..	..	273 g.	239 g.
Fat	..	..	..	..	..	100 g.	..
Calcium	..	..	..	..	..	1.4 g.	4.9 g.
Iron	..	..	..	..	..	138 mg.	88 mg.
Vitamin A	..	..	..	..	..	2,633 i.u.	14,630 i.u.
Vitamin B	..	..	..	..	..	5.4 mg.	5.2 mg.
Vitamin C	..	..	..	..	..	114 mg.	209 mg.
Nicotinic acid	..	..	..	..	..	60 mg.	..
Riboflavin	..	..	..	..	..	2.5 mg.	..

g.—grams

mg.—milligrams

i.u.—international units.

From the above it would appear that while the overall nutritive value of the diets appeared to be fair, there was room for improvement. Increased intake of wheat and mixed cereals instead of rice alone and increased intake of leafy vegetables, fruits and at least skimmed milk by children, pregnant and nursing women would help to overcome the deficiencies in respect of calcium, vitamin A and vitamin C. This would also help to meet the requirements of fat.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall-lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. In the present survey the value of consumption of articles of food, drink, tobacco and fuel and light actually consumed was taken on the disbursement side and not the purchase value. Net income from family members enterprise account, could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7-1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursement per family per month (Rs.)	Net balancing difference (+) or (—) (Rs.)
1	2	3	4	5
Less than 30 ..	0·76	39·05	69·80	—30·75
30 to less than 60 ..	27·61	72·94	78·25	—5·31
60 to less than 90 ..	36·97	100·78	100·81	—0·03
90 to less than 120 ..	20·30	132·45	138·24	—5·79
120 to less than 150 ..	10·70	163·92	166·63	—2·71
150 to less than 210 ..	2·88	195·04	188·15	+6·89
210 and above ..	0·78	276·09	264·45	+11·64
Total ..	100·00	109·88	112·76	—2·88

Taking all income classes, the net deficit was Rs. 2·88 or about 3 per cent. of the total receipts. The net balancing difference was negative, i.e., receipts were less than disbursements in the first five income classes.

### 7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive

income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.) ..	14.08	48.52	73.56	104.24	132.93	182.35	252.69	83.30
Average monthly expenditure per family (Rs.)	69.80	75.87	97.99	132.92	154.89	178.04	253.24	108.35
<i>Monthly balance</i>								
Percentage of families recording surplus <sup>1</sup> to total families ..	..	5.51	8.35	6.59	3.16	0.99	0.60	25.26
Percentage of families recording deficit to total families ..	0.76	22.10	28.62	13.71	7.54	1.89	0.12	71.74
Average surplus (+) or deficit (—) per family (Rs.)	(—) 55.72	(—) 27.35	(—) 24.43	(—) 28.68	(—) 21.96	(+) 4.31	(—) 0.55	(—) 25.05

<sup>1</sup>Zero balance is considered as surplus.

Of the total families surveyed, about 25 per cent. had balanced or surplus budgets while the remaining 75 per cent. had deficit budgets. The proportion of families having surplus budgets varied from 20 per cent. in the income class, 'Rs. 30 to less than Rs. 60' to 34 per cent. in the income class, 'Rs. 150 to less than Rs. 210'.

### 7.3. *Budgetary position by family composition*

Table 7.3 gives the budgetary position of the families by family-types in terms of the number of adults and children in the family.



**TABLE 7.3**  
*Budgetary position by family composition*

Item	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Percentage of families recording surplus <sup>1</sup> to total families ..	2.59	0.58	3.33	4.55	1.55	2.82
Percentage of families recording deficit to total families ..	4.93	1.54	10.43	9.77	11.13	7.13
Average amount of surplus (+) or deficit (—) (Rs.) per family for all families together ..	(—)2.70	(—)40.79	(—)18.77	(—)19.71	(—)30.70	(—)23.26

**TABLE 7.3—contd.**

Item	Family composition (in terms of adults/children)				
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Percentage of families recording surplus <sup>1</sup> to total families ..	2.71	0.71	1.26	5.16	25.26
Percentage of families recording deficit to total families ..	2.16	2.94	10.35	14.36	74.74
Average amount of surplus (+) or deficit (—) (Rs.) per family for all families together	(—)13.87	(—)22.35	(—)53.18	(—)24.01	(—)25.05

<sup>1</sup>Zero balance is considered as surplus.

Taking surplus or deficit position of all families, there was deficit in all the cases but no clear cut trend was discernible as between various family types.

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**PART II**  
**(LEVEL OF LIVING)**

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## CHAPTER 8

### LEVEL OF LIVING

#### 8.1. *Concept of level of living*

In part I, data have been presented mainly on the economic and material aspects of level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Balaghat. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from

an independent smaller sample of families. The additional aspects of level of living covered were:

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

## 8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interest of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias arising out of

interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work-places-welfare amenities provided to workers and awareness of provision of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1. General education

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14) and others, by reasons and income classes.

**TABLE 9.1**

*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)				
	<60	60—	<120	120 and above	All
1	2	3	4	5	
Actual number of persons in sampled families (aged 5 years and above) ..	38	147	13	198	
Percentage to total ..	19.19	74.24	6.57	100.00	
<b>(A) All persons</b>					
Percentage receiving education ..	7.89	5.44	7.69	6.06	
Percentage not receiving education ..	92.11	94.56	92.31	93.94	
Total ..	100.00	100.00	100.00	100.00	
<b>(B) Children</b>					
Percentage receiving education ..	50.00	21.62	50.00	26.67	
Percentage not receiving education ..	50.00	78.38	50.00	73.33	
Total ..	100.00	100.00	100.00	100.00	
<b>All persons receiving education</b>					
Percentage receiving education in primary schools .. ..	..	62.50	..	41.67	
Percentage receiving education in secondary schools .. ..	33.33	25.00	..	25.00	
Percentage receiving education in other educational institutions .. ..	66.67	12.50	100.00	33.33	
Total ..	100.00	100.00	100.00	100.00	

TABLE 9.2

*Percentage distribution of persons-children and others not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)								
	< 60		60— < 120		120 and above		All		
	Children	Others	Children	Others	Children	Others	Children	Others	
	1	2	3	4	5	6	7	8	9
Not reporting	..	..	18.76	3.45	3.64	..	..	3.03	6.54
Financial difficulties	..	33.33	25.00	20.69	42.73	100.00	90.91	24.25	42.48
Lack of facilities	..	..	9.36	27.58	12.72	..	..	24.24	11.11
Domestic difficulties	..	..	..	3.45	1.82	..	..	3.03	1.31
Attending to family enterprise	..	..	..	3.45	0.91	..	..	3.03	0.65
Lack of interest	..	33.33	34.38	34.48	38.18	..	..	33.33	34.64
Others	..	33.34	12.50	6.90	..	..	9.09	9.09	3.27
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above only, about 6 per cent. were receiving education and the rest were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 27. Of the total members receiving education, 42 per cent. were in primary schools, 25 per cent. in secondary schools and the rest were receiving education through other institutions. The main reasons for children as well as adult members not receiving education were reported to be financial difficulties, lack of interest and lack of facilities.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad type of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

#### 10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment and source of assistance. In all, there were 8 cases of sickness reported among 233 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.



TABLE 10·1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences*

Item						Percentage of cases
1						2
<i>(a) Type of sickness</i>						
Not reporting	..	..	..	..	..	12·50
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	25·00
Fever	..	..	..	..	..	25·00
Smallpox, plague, cholera	..	..	..	..	..	12·50
Other diseases	..	..	..	..	..	25·00
Total						100·00
<i>(b) Duration (during the reference period)</i>						
Below 7 days	..	..	..	..	..	25·00
7 to below 15 days	..	..	..	..	..	37·50
15 to below 30 days	..	..	..	..	..	12·50
30 to below 60 days	..	..	..	..	..	25·00
60 days	..	..	..	..	..	25·00
Total						100·00
<i>(c) Type of treatment</i>						
Not reporting	..	..	..	..	..	25·00
No treatment	..	..	..	..	..	12·50
Unani treatment	..	..	..	..	..	12·50
Allopathic treatment	..	..	..	..	..	50·00
Total						100·00
<i>(d) Source of assistance received</i>						
Not reporting	..	..	..	..	..	14·28
No assistance received	..	..	..	..	..	71·43
Friends and relatives	..	..	..	..	..	14·29
Total						100·00
<i>(e) Consequences (for gainfully occupied members of families)</i>						
Work and normal diet stopped	..	..	..	..	..	40·00
Only work stopped	..	..	..	..	..	60·00
Total						100·00

The distribution of cases by duration of sickness showed that in 25 per cent. of the cases, the sickness lasted 7 to less than 15 days and in

38 per cent. of the cases it lasted 15 to less than 30 days. In 50 per cent. of the cases of sickness allopathic treatment was taken. In 71 per cent. of the cases, no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in all cases sickness resulted in stoppage of work. The average duration of such stoppage was 15 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

Item						Percentage of families
<i>(a) Type of building</i>						
Chawls/bustees	..	..	..	..	..	63.33
Independent buildings	..	..	..	..	..	30.00
Others	..	..	..	..	..	6.67
Total						100.00
<i>(b) Ownership or type of landlord</i>						
Employers	..	..	..	..	..	35.00
Self	..	..	..	..	..	51.67
Private	..	..	..	..	..	13.33
Total						100.00
<i>(c) Type of structure</i>						
Permanent kutcha	..	..	..	..	..	75.00
Permanent pucca	..	..	..	..	..	18.33
Temporary kutcha	..	..	..	..	..	..
Temporary pucca	..	..	..	..	..	6.67
Total						100.00

TABLE 11.1—*contd.*

							Percentage of families
<i>(d) Condition of repairs</i>							
Good	..	..	..	..	..	..	49.33
Moderately good	..	..	..	..	..	..	40.00
Bad	..	..	..	..	..	..	11.67
Total							100.00
<i>(e) Sewage arrangements</i>							
Satisfactory	..	..	..	..	..	..	56.67
Moderately satisfactory	..	..	..	..	..	..	16.67
Unsatisfactory	..	..	..	..	..	..	26.66
Total							100.00
<i>(f) Ventilation arrangements</i>							
If ventilation							
(i) Good	..	..	..	..	..	..	50.00
(ii) Bad	..	..	..	..	..	..	1.67
(iii) Tolerable	..	..	..	..	..	..	48.33
Total							100.00

Sixty-three per cent. of the sampled families were living in chawls/bustees, 30 per cent. in independent buildings and the rest had other modes of accommodation. About 35 per cent. of the families were living in buildings provided by the employers. The percentage of families living in self owned buildings was about 52 and the remaining 13 per cent. of the families were living in private buildings. The structure of the building was pucca, i.e. with walls built of cement, bricks, concrete or stone in 25 per cent. of the cases. The rest of the families, forming 75 per cent. were living in kutcha buildings.

### 11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath, and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc. existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

**TABLE 11.2**  
*Distribution of dwellings by various characteristics*

						Percentage of dwellings
1						2
<b>(a) Number of living rooms in dwelling</b>						
Not reporting	..	..	..	..	..	1.67
No living room	..	..	..	..	..	3.33
One	..	..	..	..	..	51.67
Two	..	..	..	..	..	28.33
Three	..	..	..	..	..	10.00
More than three	..	..	..	..	..	5.00
<b>Total</b>						<b>100.00</b>
<b>(b) Lighting type</b>						
Not reporting	..	..	..	..	..	1.67
Kerosene	..	..	..	..	..	96.66
Others	..	..	..	..	..	1.67
<b>Total</b>						<b>100.00</b>
<b>(c) Provision of kitchen</b>						
Kitchen provided	..	..	..	..	..	23.33
<b>Where not provided using—</b>						
(i) Part of living room	..	..	..	..	..	46.67
(ii) Covered or uncovered verandah	..	..	..	..	..	28.33
(iii) No information	..	..	..	..	..	1.67
<b>Total</b>						<b>100.00</b>
<b>(d) Number of stores</b>						
No store	..	..	..	..	..	90.00
One	..	..	..	..	..	10.00
<b>Total</b>						<b>100.00</b>
<b>(e) Provision of bath-room</b>						
No bath provided	..	..	..	..	..	95.00
Where provided in individual use	..	..	..	..	..	5.00
<b>Total</b>						<b>100.00</b>
<b>(f) Provision of covered verandah</b>						
Provided	..	..	..	..	..	63.33
Not provided	..	..	..	..	..	36.67
<b>Total</b>						<b>100.00</b>
<b>(g) Source of water supply</b>						
Tap provided	..	..	..	..	..	..
(i) In dwelling	..	..	..	..	..	10.00
(ii) Outside dwelling	..	..	..	..	..	90.00
Well (with or without hand pump)	..	..	..	..	..	..
<b>Total</b>						<b>100.00</b>

TABLE 11.2—*contd.*

						Percentage of dwellings
1						2
<i>(h) Provision of latrine</i>						
No latrine	..	..	..	..	..	100·00
	..	..		Total	..	100·00

It would be seen that a majority of the dwellings were having one living room and a covered verandah with no provision for kitchen, bath, store and latrine.

#### 11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily accessible to the workers and their families. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

### TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.	Percent- age of families not reporting	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of the main earner ..	1·67	..	30·00	43·33	25·00	100·00
Primary school ..	8·33	48·33	28·33	13·34	1·67	100·00
Medical aid centre	6·67	11·67	43·33	18·33	20·00	100·00
Hospital ..	0·67	18·33	23·33	16·67	35·00	100·00

TABLE 11.3—*cont'd.*

	1	2	3	4	5	6	7
Playground for children ..	16.67	83.33	..	..	—	100.00	
Cinema house ..	6.67	13.33	1.67	6.66	71.67	100.00	
Shopping centre—vegetables ..	1.67	..	48.33	23.33	26.67	100.00	
Shopping centre—grocery ..	3.33	..	36.67	20.00	40.00	100.00	
Employment exchange ..	11.67	86.66	—	—	1.67	100.00	
Railway station ..	6.67	15.00	..	5.00	73.33	100.00	
Bus stop ..	10.00	38.33	26.67	5.00	20.00	100.00	
Post office	1.67	10.00	26.67	35.00	26.66	100.00	

In about 73 per cent. of the cases, work place of the main earner was at a distance of less than 2 miles. Other important places of visit reported by workers or their families such as primary school, medical aid centre, shopping centres and bus stop were at a distance of less than 1 mile in a majority of cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered mines. In regard to employment pattern, employment history of the members employed in registered mines at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers information was collected from the informant alone and no attempt was made by the Investigators to check up the details by visiting the mines though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered mines on the day preceding the date of survey. These included paid apprentices also.

#### 12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as permanent and others for a reference period of one year.

TABLE 12.1

*Distribution of man weeks by employment status*

Employment Particulars	Percentage of man-weeks worked			All
	Not reporting	Permanent employees	Other employees	
1	2	3	4	5
(a) Paid employment				
(i) In mines .. ..	98.36	97.87	87.50	97.52
(ii) In other establishments ..	..	0.24	..	0.17
(b) In employment but not at work ..	0.87	1.89	..	1.58



TABLE 12.1—*contd.*

1	2	3	4	5
(c) Not in employment—				
(i) but seeking work .. ..	..	..	12.50	0.56
(ii) not seeking but available for work ..	0.77	..	..	0.17
Total .. ..	100.00	100.00	100.00	100.00
Number of employees .. ..	20	65	4	89

12.3. *Condition of work-place*

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties) about the condition of work-places.

TABLE 12.2

*Percentage distribution of employees according to opinion expressed on condition of work-places*

Condition of work-place	Percentages of employee-members					
1	2					
<i>Temperature, humidity and ventilation</i>						
Not reporting	..	..	..	..	..	1.05
Uncomfortable	..	..	..	..	..	12.63
Tolerable or comfortable	..	..	..	..	..	61.06
No particular comment	..	..	..	..	..	25.26
				Total	..	100.00
<i>Illumination</i>						
Not reporting	..	..	..	..	..	2.11
Too dark	..	..	..	..	..	..
Too bright	..	..	..	..	..	1.05
Tolerable or good	..	..	..	..	..	68.42
No particular comment	..	..	..	..	..	28.42
				Total	..	100.00
<i>Cleanliness</i>						
Not reporting	..	..	..	..	..	2.11
Dirty	..	..	..	..	..	26.32
Fair or good	..	..	..	..	..	57.89
No particular comment	..	..	..	..	..	13.68
				Total	..	100.00

TABLE 2.2—*contd.*

1							2	
<i>Sitting and standing arrangements</i>								
Not reporting	..	..	..	..	..	..	2.11	
Uncomfortable	..	..	..	..	..	..	31.58	
Comfortable	..	..	..	..	..	..	24.21	
No particular comment	..	..	..	..	..	..	42.10	
Total							..	100.00
Total number of employees							..	95

12.4. *Amenities provided*

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the mine and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Un-satisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Bath ..	1.05	90.53	8.42	100.00	12.50	50.00	37.50	100.00
Latrines and urinals ..	1.05	17.90	81.05	100.00	11.69	85.71	2.60	100.00
Wash places ..	2.11	25.26	72.63	100.00	4.35	92.75	2.90	100.00
Drinking water ..	2.10	3.16	94.74	100.00	4.45	91.11	4.44	100.00
Rest-shelter ..	2.10	66.32	31.58	100.00	13.33	80.00	6.67	100.00
Canteen ..	2.10	47.37	50.53	100.00	14.58	43.75	41.67	100.00
Reading or recreation ..	1.05	96.84	2.11	100.00	..	..	100.00	100.00
Co-operative stores and grain shops ..	1.05	58.95	40.00	100.00	13.16	81.58	5.26	100.00
Technical training ..	5.26	93.69	1.05	100.00	..	100.00	..	100.00
Medical facility arranged by employers ..	..	..	100.00	100.00	16.84	69.47	13.69	100.00
Medical facility arranged by E.S.I.C. ..	..	..	100.00	..	100.00	..	..	..

12.5. *Statutory rights and benefits*

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Distribution of employees by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Percentage of employees by awareness				Total
	Not reporting	Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Mines Act</i>					
Maximum daily hours of work at normal wages ..	2.10	83.16	4.21	10.53	100.00
Rate of overtime wages ..	2.10	46.32	12.63	38.95	100.00
Entitlement of leave with wages .. ..	1.05	83.15	8.43	7.37	100.00
Rate of leave with wages ..	1.05	64.21	10.53	24.21	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. ..	1.05	96.84	2.11	..	100.00
Maximum interval at which wages can be paid ..	1.05	74.74	16.84	7.37	100.00
Imposition of fines-deductions from wages .. ..	1.05	42.11	7.37	49.47	100.00
Procedure for complaints ..	3.16	14.74	3.16	78.94	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. ..	1.05	53.68	11.58	33.69	100.00
Compensation for death due to work accident .. ..	1.05	51.58	6.32	41.05	100.00
Procedure for complaints ..	1.05	33.69	8.42	56.84	100.00
<i>Maternity Benefits Act</i>					
Leave for confinement ..	5.41	86.49	5.40	2.70	100.00
Notice for leave .. ..	5.41	86.49	5.40	2.70	100.00
Termination of service during leave period .. ..	5.41	54.05	13.51	27.03	100.00
Cash benefit provided during leave period .. ..	5.41	72.97	10.81	10.81	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. ..	1.05	32.63	2.11	64.21	100.00
Approval of procedure ..	1.05	8.42	1.05	89.48	100.00
Intimation of procedure to the workers .. ..	1.05	4.21	..	94.74	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Industrial Disputes Act</i>					
Lay-off compensation ..	1.05	4.21	3.16	91.58	100.00
Rate of lay-off compensation ..	1.05	4.21	..	94.74	100.00
Notice of retrenchment ..	1.05	24.21	6.32	68.42	100.00
Retrenchment compensation ..	1.05	9.48	5.26	84.21	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer ..	6.32	24.21	1.05	68.42	100.00
Period after which the employers' contribution becomes payable ..	6.32	4.21	1.05	88.42	100.00
Accumulation of interest ..	6.32	11.58	..	82.10	100.00

12.6. *Trade Union membership*

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisation or association might not necessarily be registered with the Registrar of Trade Unions or recognised by the Employer. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

*Distribution of employee-members according to membership of trade unions and other details*

Item						Percentage of employee-members
1						2
<i>Membership</i>						
No union ..	..	..	..	..	..	24.21
If union existing—	..	..	..	..	..	
(a) Member ..	..	..	..	..	..	53.68
(b) Not a member ..	..	..	..	..	..	22.11
Total ..						100.00
<i>Subscription paid</i>						
Paying regularly ..	..	..	..	..	..	92.16
Not paying regularly ..	..	..	..	..	..	7.84
Total ..						100.00

TABLE 12.5—*contn.*

1							2
<i>Rate of subscription per month</i>							
Not reporting	..	..	..	..	..	..	3.92
Less than Re. 0.25	..	..	..	..	..	..	41.18
Rs. 0.25 to less than Re. 0.50	..	..	..	..	..	..	11.76
Rs. 0.50 and above	..	..	..	..	..	..	43.14
Total							100.00

Of the total employee-members, about 54 per cent. were members of trade unions. Of these, about 92 per cent. were paying their subscription regularly. Forty-one per cent. of them were paying subscription of less than Re. 0.25 and 43 per cent. of Re. 0.50 and above.

#### 12.7. *Length of service*

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee members according to their length of service in the particular establishment in which they were employed in the reference day is given in table 12.6.

TABLE 12.6

#### *Percentage distribution of employee-members by length of service*

Length of service						Percentage of employee-members
1						2
Less than 1 year	..	..	..	..	..	6.32
1 year to less than 5 years	..	..	..	..	..	15.79
5 years to less than 10 years	..	..	..	..	..	46.31
10 years to less than 20 years	..	..	..	..	..	16.84
20 years and above	..	..	..	..	..	14.74
Total						100.00
Number of employees						95

By and large, the employee-members of the sampled families constituted a stable labour force.

### 12.8. Service conditions

In regard to service conditions, information was obtained on shiftworking, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered mines on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might be not actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

*Percentage distribution of employee-members by service conditions*

Service conditions								Percentage of employee- members
1								2
<i>Shift working</i>								
Day	..	..	..	..	..	..	92.63	
Night	..	..	..	..	..	..	1.05	
Evening	..	..	..	..	..	..	1.05	
Rotation	..	..	..	..	..	..	5.27	
Total							100.00	
<i>Daily rest-interval</i>								
Not reporting	..	..	..	..	..	..	4.21	
No rest-interval	..	..	..	..	..	..	42.11	
Half-an-hour or less	..	..	..	..	..	..	33.68	
More than half-an-hour	..	..	..	..	..	..	20.00	
Total							100.00	
<i>Pay-period</i>								
Weekly	..	..	..	..	..	..	96.84	
Monthly	..	..	..	..	..	..	3.16	
Total							100.00	
<i>Days of paid earned leave enjoyed</i>								
0 day	..	..	..	..	..	..	48.42	
1 to 10 days	..	..	..	..	..	..	50.53	
11 to 15 days	..	..	..	..	..	..	1.05	
Total							100.00	

Roughly 93 per cent. of the employee-members were working in day shifts. In regard to daily-rest intervals, about 34 per cent. of employee-members were enjoying daily rest-interval of half-an-hour or less and 20 per cent. of them enjoyed rest-interval of more than half-an-hour. As regards pay-period, about 97 per cent. of the worker-members were being paid weekly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that over 51 per cent. of them enjoyed leave of 1 to 10 days. About 48 per cent. of the worker-members reported not to have enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

### 12.9. Social security benefits

Data were also collected on social security benefits like the provident fund, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

*Distribution of employee-members by social security benefit*

Scheme							Percentage of employee- members
1							2
<i>Provident Fund Schemes</i>							
Not reporting	..	..	..	..	..	..	3.16
No arrangement	..	..	..	..	..	..	..
<i>If arrangement—</i>							
(A) Contributing	..	..	..	..	..	..	80.00
(B) Not contributing	..	..	..	..	..	..	..
(a) Not interested	..	..	..	..	..	..	..
(b) Not eligible	..	..	..	..	..	..	16.84
Total							100.00

Of the total of 95 employee-members, 80 per cent. were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary provident fund schemes introduced by the employers. The 17 per cent. of the employee-members, who were not contributing, were not eligible.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts-both on 'family account' and on 'enterprise and other purposes' account as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. *Components of savings*

Relevant data on 'savings and assets' are presented in table 13.1

TABLE 13.1

**A. Average amount (Rs.) of savings and assets per reporting family by income classes**

Savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings	87.61	143.33	69.00	124.13
Assets	560.00	705.00	25.00	638.84
Total	647.61	848.33	94.00	792.97



TABLE 13.1—*contd.***B. Percentage distribution of savings and assets by form and income classes**

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<b>(i) Savings</b>				
<b>(a) On family account—</b>				
Provident fund-own contribution ..	6.28	9.37	70.74	8.83
Provident fund-employer's contribution	5.11	7.53	2.66	6.89
Savings (bank, postal and cash in hand)	2.14	..	..	0.55
<b>Total ..</b>	<b>13.53</b>	<b>16.90</b>	<b>73.40</b>	<b>16.27</b>
<b>(b) On enterprise and other purposes account .. ..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>
<b>(ii) Assets</b>				
<b>(a) On family account—</b>				
Land .. ..	34.31	38.61	..	37.35
Building .. ..	38.43	36.45	..	36.81
Jewellery and ornaments .. ..	13.47	7.57	26.60	9.15
Others .. ..	0.26	0.47	..	0.42
<b>Total ..</b>	<b>86.47</b>	<b>83.10</b>	<b>26.60</b>	<b>83.73</b>
<b>(b) On enterprise and other purposes account .. ..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>
<b>Grand Total ..</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Total number of reporting families ..</b>	<b>18</b>	<b>40</b>	<b>2</b>	<b>60</b>

All the sampled families reported savings and assets on the date of survey. The amount of savings per reporting family worked out to Rs. 124 and of assets per reporting family to Rs. 639 giving a total of about Rs. 763. Thus, savings formed about 16 per cent. and assets about 84 per cent. of the total amount of both savings and assets. Both savings and assets were held on 'family account'.

**13.3. Extent of savings and assets**

Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
No saving and assets .. ..	5.56	..	..	1.67
Below Rs. 200 .. ..	27.78	25.00	100.00	28.32
Rs. 200 to below Rs. 500 .. ..	22.22	22.50	..	21.67
Rs. 500 to below Rs. 1,500 .. ..	38.89	35.00	..	35.00
Rs. 1,500 to below Rs. 2,500 .. ..	..	15.00	..	10.00
Rs. 2,500 to below Rs. 3,500 .. ..	5.55	..	..	1.67
Rs. 3,500 to below Rs. 4,500 .. ..	..	2.50	..	1.67
Total	100.00	100.00	100.00	100.00

About 2 per cent. of the families had no savings and assets. Thirty five per cent. of families reported savings and assets of Rs. 500 to below Rs. 1,500.

### 13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on certain/selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13·3

*Number of families possessing selected durable articles and live-stock and number of articles, etc. possessed*

Durable articles and live-stock				Number of families reporting possession of articles etc.	Percentage of reporting families	Total number of articles, etc. possessed	Average number per family of reporting families
1				2	3	4	5
Table	..	..	..	1	1·67	1	1·00
Chair	..	..	..	1	1·67	3	3·00
Sewing machine	..	..	..	1	1·67	1	1·00
Clock, time-piece	..	..	..	1	1·67	1	1·00
Cot	..	..	..	56	93·33	140	2·50
Chouki	..	..	..	2	3·33	3	1·50
Stringed instrument	..	..	..	2	3·33	2	1·00
Harmonium	..	..	..	1	1·67	1	1·00
Tabla, dholak	..	..	..	7	11·67	7	1·00
Fountain pen	..	..	..	2	3·33	2	1·00
Wrist watch	..	..	..	3	5·00	3	1·00
Bicycle	..	..	..	2	3·33	2	1·00
Cow, buffalo	..	..	..	15	25·00	27	1·80
Cart	..	..	..	2	3·33	2	1·00

It would appear from the above table that the possession of somewhat costly durable articles, such as bicycle, wrist watch, clock, time-piece, sewing-machine, etc., was not very uncommon among the working class families surveyed.

### 13·5. *Extent of indebtedness*

Table 13·4 gives the percentage distribution of families by debt and income classes.

TABLE 13.4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt	Monthly family income class (Rs.)			
	<60	60--<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	50.00	17.65	..	21.05
Rs. 50 to less than Rs. 100 .. ..	..	35.29	..	31.58
Rs. 100 to less than Rs. 150 .. ..	..	17.65	..	15.79
Rs. 150 to less than Rs. 250 .. ..	..	5.88	..	5.26
Rs. 250 to less than Rs. 500 .. ..	..	17.65	..	15.79
Rs. 500 to less than Rs. 1,000 .. ..	50.00	5.88	..	10.53
Total .. ..	100.00	100.00	..	100.00

Taking all families together, about 21 per cent. of the families reported debt of less than Rs. 50, 47 per cent. of Rs. 50 to less than Rs. 150, 21 per cent. of Rs. 150 to less than Rs. 500 and 11 per cent. of Rs. 500 to less than Rs. 1,000.

### 13.6. Purpose of loan

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(A) On family account			
Festival .. ..	5.27	9.52	3.09
Marriage .. ..	21.05	19.05	19.44
Current deficit .. ..	21.05	19.05	8.64
Others .. ..	21.05	23.81	17.28
Total .. ..	68.42	71.43	48.45

TABLE 13.5—*contd.*

1	2	3	4
<i>(B) On enterprise and other purposes account</i>			
Building .. ..	21.05	19.05	41.40
Purchase of other assets .. ..	10.53	9.52	10.15
Total ..	31.58	28.57	51.55
Grand Total ..	100.00	100.00	100.00
Absolute total .. ..	19	21	2,778 (Rs.)

Out of the total of 60 sampled families, 19 or about 32 per cent. reported debt on the date of survey. Out of the families reporting debt about 68 per cent. had taken loans on family account and the rest on enterprise and other purposes account.

### 13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for re-payment.

TABLE 13.6

*Percentage distribution of loans by sources, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Co-operative societies	4.76	No security	66.67	No interest	28.57	Not reporting	4.76
Moneylender	38.10	Ornaments and jewellery	14.28	Less than 8%	4.76	Weekly	14.29
Friends and relatives.	38.10	Others	19.05	6% to less than 12½%	28.57	Yearly	4.76

TABLE 13·6—*contd.*

1	2	3	4	5	6	7	8
Shopkeeper	9·52			12½% to less than 25%	9·52	Others	66·67
Others ..	9·52			25% to less than 50% 50% and above	14·29		
					14·29		
Total ..	100·00		100·00		100·00		100·00

A large proportion (about 76 per cent.) of loans were taken from friends and relatives and money lenders. About 67 per cent. of the loans were taken against no security. Roughly, 29 per cent. of the loans were taken at no interest. The highest rate of interest, i.e., 50 per cent. and above was paid in case of 14 per cent. of the loans. Fourteen per cent. of the loans were to be repaid in weekly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Balaghat centre to about 1.5 thousands. Of the total families, 8 per cent. consisted of single-member, 34 per cent. of two to three members, 33 per cent. of four to five members, 20 per cent. of six to seven members and the remaining 5 per cent. consisted of more than 7 members. By family type, 39 per cent. consisted of husband, wife and children and 19 per cent. of husband, wife, children and other members. Others in order were those consisting of unmarried earner and husband or wife, i.e., single workers whose dependants may be living elsewhere (8 per cent.); husband and wife (8 per cent.); unmarried earner and other members (4 per cent.) and rest (22 per cent.)

The average size of the family was 4.18 persons. Of these, 1.69 were earners, 0.13 earning dependant and the remaining 2.36 non-earning dependants. Of the earners, 1.03 were adult men and 0.64 adult woman. About 43 per cent. of the families had only one income recipient and 42 per cent. had two income recipients. On an average, a family had 2.36 dependants living with it and 0.11 dependant living elsewhere.

The average monthly income worked out to Rs. 83.30 per family and Rs. 19.95 per capita. The largest number of families (37 per cent. of the total) came within the income class, 'Rs. 60 to less than Rs. 90.' Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 83.30 per family, income from paid employment accounted for Rs. 72.37 or 87 per cent., income from self-employment for Rs. 4.86 or 6 per cent. and income from 'other sources' such as rent from land and house pension, cash assistance, gifts, concession, etc., for Rs. 6.07 or 7 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 108·35 per family, Rs. 25·92 per capita and Rs. 31·86 per adult consumption unit.

Of the average monthly expenditure of Rs. 108·35 per family, consumption expenditure accounted for Rs. 107·29 the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 59·84 or 56 per cent. of the consumption expenditure.

An analysis of the nutritive contents of the food stuffs consumed by an average working class family in Balaghat revealed that while the overall nutritive value of the diets was reasonably fair, there was room for improvement. Increased intake of wheat and mixed cereals instead of rice alone and green leafy vegetables, fruits and intake of at least skimmed milk, especially by children, pregnant and nursing women, would help to overcome the deficiencies in respect of calcium, vitamin A and vitamin C.

#### 14·2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Balaghat, 87\* per cent. of all members (aged 5 years and above) were illiterate and about 12\* per cent. had received education upto or below primary standard. About 6 per cent. of family members surveyed were receiving education. Among children (between 5—14 years of age) this percentage was about 27. The reasons for not receiving education in case of children and others were mainly financial difficulties, lack of interest and lack of facilities.

Allopathic treatment in cases of sickness was more popular among all the families.

A majority of working class families were living in self-owned chawls/bustees. The accommodation occupied by them generally consisted of one living room and covered verandah with no provision for separate kitchen, store or bath. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, primary school, etc., were in a majority of cases at a distance of less than one mile from their dwellings.

About 78 per cent. of employee-members of sampled families had a length of service of 5 years or more in the same establishment and thus



they constituted a stable labour force. About 93 per cent. of the employee-members were working in day shifts. About 34 per cent. of the employee-members were enjoying a daily rest-interval of half-an-hour or less. Most of the employee-members were being paid weekly. Paid earned leave was being enjoyed by a majority of the employee-members. A large majority of them were covered by the provident fund scheme.

All the sampled families reported assets and savings on 'family account' on the date of survey. Assets formed about 84 per cent. and savings about 16 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to about Rs. 124 and Rs. 639 respectively. Forty-five per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500. .

About 32 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

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\*Estimated figures.

## APPENDIX I

*List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59*

**A. Factory Centres**

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

**B. Mining Centres**

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

**C. Plantation Centres**

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

## APPENDIX II

*Average monthly expenditure—item-wise per family*

Item	All families		Single-member family	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families of all families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(A) CONSUMPTION EXPENDITURE</b>				
<b>FOOD, BEVERAGE ETC.</b>				
<i>Cereals and products</i>				
Paddy .. .. .	20	3.12	..	..
Rice .. .. .	227	18.70	11	7.66
Wheat .. .. .	199	6.03	10	4.46
Gram .. .. .	9	0.08	..	..
Gram atta .. .. .	2	0.00	..	..
Maida .. .. .	1	0.00	..	..
Suji, rawa .. .. .	1	0.00	..	..
Tapioca .. .. .	1	0.00	..	..
Grinding and other charges ..	195	0.40	10	0.23
Sub-total : cereals and products ..	235	28.33	11	12.35
<i>Pulses and products</i>				
Arhar .. .. .	221	4.56	10	1.47
Gram .. .. .	28	0.20	..	..
Moong .. .. .	6	0.03	..	..
Masur .. .. .	4	0.02	1	0.08
Urd .. .. .	107	1.19	2	0.12
Other pulses .. .. .	25	0.26	2	0.15
Sub-total : pulses and products ..	232	6.26	10	1.82
<i>Oil seeds, oils and fats</i>				
Mustard oil .. .. .	68	1.06	2	0.17
Gingelly oil .. .. .	39	0.28	3	0.30
Groundnut oil .. .. .	99	1.32	3	0.51
Other vegetable oil .. .. .	31	0.33	2	0.16
Vanaspati .. .. .	5	0.05	1	0.24
Oil seeds .. .. .	1	0.01	..	..
Other fats .. .. .	1	0.01	..	..
Sub-total : oil seeds, oils and fats ..	235	3.06	11	1.37
<i>Meat, Fish and eggs</i>				
Goat meat .. .. .	154	2.96	6	1.18
Beef .. .. .	1	0.01	..	..
Poultry .. .. .	9	0.18	..	..
Birds meat .. .. .	3	0.07	..	..

APPENDIX II *contd.*

1				2	3	4	5
Fresh fish	..	..	..	84	0.84	3	0.26
Eggs hen	..	..	..	2	0.01	1	0.04
Sub-total : meat, fish and eggs				199	4.07	8	1.48
<i>Milk and products</i>							
Milk-cow	..	..	..	82	1.22	6	1.33
Milk buffalo	..	..	..	87	1.28	3	0.46
Curd	..	..	..	1	0.00	..	..
Ghee-cow	..	..	..	8	0.11	..	..
Ghee-buffalo	..	..	..	50	0.68	4	0.75
Other milk and products	..	..	..	1	0.03	..	..
Sub-total : milk and products				174	3.32	9	2.54
<i>Condiments and spices</i>							
Salt	..	..	..	235	0.32	11	0.10
Turmeric	..	..	..	233	0.36	11	0.18
Chillies-green	..	..	..	97	0.16	5	0.09
Chillies-dry	..	..	..	232	2.93	11	0.73
Tamarind	..	..	..	4	0.02	..	..
Onion	..	..	..	234	0.64	11	0.28
Garlic	..	..	..	222	0.39	10	0.17
Coriander	..	..	..	221	0.39	10	0.21
Ginger	..	..	..	20	0.04	2	0.05
Pepper	..	..	..	1	0.00	..	..
Jira	..	..	..	11	0.02	..	..
Cloves	..	..	..	2	0.00	..	..
Elaichi	..	..	..	1	0.01	..	..
Mixed spices	..	..	..	214	0.56	10	0.21
Other spices and condiments	..	..	..	5	0.02	..	..
Sub-total : condiments and spices				235	5.86	11	2.02
<i>Vegetables and products</i>							
Potato	..	..	..	152	0.95	10	0.56
Muli, turnip, radish	..	..	..	2	0.00	..	..
Other root vegetables	..	..	..	1	0.02	..	..
Brinjal	..	..	..	98	0.53	4	0.13
Cauliflower	..	..	..	34	0.17	1	0.04
Jack-fruit	..	..	..	1	0.00	..	..
Ladies finger	..	..	..	25	0.09	1	0.02
Tomato	..	..	..	45	0.14	3	0.06

# APPENDIX II—contd.

	1	2	3	4	5
Pumpkin .. .. .	2	0.00	..	..	
Gourd .. .. .	5	0.01	1	0.01	
Karela .. .. .	6	0.02	..	..	
Bean .. .. .	3	0.00	..	..	
Other non-leafy vegetables .. .. .	108	1.29	4	0.33	
Palak .. .. .	1	0.00	..	..	
Amarnath Chalai .. .. .	17	0.03	1	0.01	
Methi .. .. .	1	0.00	..	..	
Other leafy vegetables .. .. .	17	0.04	1	0.01	
Other vegetable products .. .. .	21	0.17	1	0.09	
Sub-total : vegetables and products .. .. .	234	3.46	11	1.26	
<i>Fruits and Products</i>					
Banana, plantain .. .. .	5	0.10	2	0.05	
Orange .. .. .	2	0.00	..	..	
Kemon .. .. .	1	0.09	..	..	
Mango .. .. .	4	0.02	..	..	
Pine apple .. .. .	1	0.00	..	..	
Water melon .. .. .	3	0.01	1	0.00	
Coconut .. .. .	7	0.02	..	..	
Papaya .. .. .	2	0.00	..	..	
Kharbooza .. .. .	1	0.00	..	..	
Other fruits .. .. .	8	0.06	2	0.22	
Jams and Jellies .. .. .	21	0.00	..	..	
Sub-total: fruits and products .. .. .	30	0.21	4	0.27	
<i>Sugar, honey etc.</i>					
Sugar crystal .. .. .	161	1.74	7	0.56	
Gur .. .. .	165	1.12	7	0.38	
Honey .. .. .	2	0.01	..	..	
Sub-total: sugar, honey, etc. .. .. .	226	2.87	10	0.94	
<i>Non alcoholic beverages</i>					
Tea leaf .. .. .	180	0.73	5	0.22	
Sub-total: non alcoholic beverages .. .. .	180	0.73	5	0.22	

APPENDIX II—*contd.*

1				2	3	4	5
<i>Prepared meals and refreshments</i>							
Meals .. .. .	..	..	..	4	0.36	4	4.78
Snack-saltish .. .. .	..	..	..	35	0.24	2	0.44
Snack-sweet .. .. .	..	..	..	19	0.12	2	0.10
Hot drink-tea .. .. .	..	..	..	122	0.94	4	0.57
Others .. .. .	..	..	..	1	0.01	..	..
Sub-total : prepared meals and refreshments .. .. .				141	1.67	8	5.89
Total : Food .. .. .				..	59.84	..	30.16
<i>Pan, supari, etc.</i>							
Pan leaf .. .. .	..	..	..	185	1.25	7	0.64
Pan finished .. .. .	..	..	..	120	0.65	7	0.82
Supari .. .. .	..	..	..	198	1.26	9	0.76
Lime .. .. .	..	..	..	79	0.03	3	0.01
Katha .. .. .	..	..	..	186	0.64	7	0.36
Others .. .. .	..	..	..	9	0.03	..	..
Sub-total : pan, supari, etc. .. .. .				220	3.86	12	2.59
<i>Tobacco and products</i>							
Bidi .. .. .	..	..	..	169	2.04	4	0.67
Cigarette .. .. .	..	..	..	12	0.21	1	0.42
Zarda, Kimam, surti .. .. .	..	..	..	36	0.11	2	0.19
Chewing tobacco .. .. .	..	..	..	38	0.11	1	0.02
Smoking tobacco .. .. .	..	..	..	18	0.10	..	..
Leaf tobacco .. .. .	..	..	..	82	0.25	3	0.06
Hukka tobacco-prepared .. .. .	..	..	..	6	0.03	..	..
Snuff .. .. .	..	..	..	11	0.06	..	..
Sub-total : tobacco and products .. .. .				226	2.91	10	1.36
<i>Alcoholic beverages</i>							
Country liquor .. .. .	..	..	..	125	3.99	4	0.54
Ganja .. .. .	..	..	..	5	0.16	..	..
Opium .. .. .	..	..	..	2	0.02	..	..
Others .. .. .	..	..	..	11	0.53	..	..
Sub-total : alcoholic beverages .. .. .				139	4.70	4	0.54
Total: pan, supari, tobacco and intoxicants .. .. .				..	11.47	..	4.49

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Fuel and light</i>								
Firewood and chips	..	..	..	218	4.92	10	1.57	
Kerosene oil-fuel	..	..	..	23	0.01	3	0.03	
Kerosene oil-lighting	..	..	..	234	1.32	12	0.62	
Electricity fuel	..	..	..	1	0.03	..	..	
Electricity-lighting	..	..	..	1	0.01	..	..	
Dung cake	..	..	..	20	0.11	1	0.08	
Candles	..	..	..	1	0.00	..	..	
Match box	..	..	..	234	0.59	12	0.23	
Others	..	..	..	1	0.00	..	..	
Total : Fuel and light	..	..	..	237	6.99	13	2.53	
<i>HOUSING</i>								
<i>Rent for housing, etc.</i>								
Rent-residential house	..	..	..	9	0.11	1	0.16	
Rent-owned/free house	..	..	..	214	5.28	10	3.12	
Sub-total : rent for housing, etc.	..	..	..	223	5.39	11	3.28	
<i>House repairs and up-keep</i>								
Repairs	..	..	..	4	0.13	..	..	
Sub-total : house repairs and up-keep	..	..	..	4	0.13	..	..	
<i>Furniture, etc.</i>								
Bedstead, cot	..	..	..	3	0.04	..	..	
Mat, mattress, durrie	..	..	..	1	0.00	..	..	
Sub-total : furniture, etc.	..	..	..	4	0.04	..	..	
<i>Household appliances, etc.</i>								
Suitcase, attache	..	..	..	1	0.00	..	..	
Utensil-earthenware	..	..	..	28	0.11	..	..	
Utensil-bell metal	..	..	..	4	0.09	..	..	
Utensil-aluminium	..	..	..	3	0.02	..	..	
Utensil-copper	..	..	..	2	0.12	..	..	
Utensil-brass	..	..	..	4	0.08	1	0.03	
Utensil-others	..	..	..	1	0.00	..	..	
Glassware	..	..	..	5	0.02	..	..	

APPENDIX II—*contd.*

	1	2	3	4	5
China ware .. .. .	2	0.01	..	..	
Bucket .. .. .	2	0.04	..	..	
Broom .. .. .	26	0.03	..	..	
Lock .. .. .	5	0.02	1	0.02	
Rope, string .. .. .	4	0.05	..	..	
Cutlery .. .. .	2	0.00	..	..	
Other electrical appliances .. .. .	1	0.01	..	..	
Meat safe .. .. .	1	0.00	..	..	
Sub-total : household appliances, etc. ..	60	0.60	1	0.05	
<i>Household services</i>					
Sweeper .. .. .	5	0.00	..	..	
Sub-total : household services ..	5	0.00	..	..	
Total : Housing. ..	229	6.16	11	3.33	
<i>CLOTHING, BEDDING, ETC.</i>					
<i>Readymade clothing</i>					
Dhoti .. .. .	34	1.06	1	0.70	
Trousers .. .. .	1	0.01	..	..	
Half pants .. .. .	7	0.06	..	..	
Waist coat, jacket, jawahar coat ..	1	0.03	..	..	
Vest .. .. .	1	0.00	..	..	
Shirt, kamij, kurta .. .. .	16	0.27	..	..	
Ganji, banian .. .. .	7	0.05	..	..	
Sari .. .. .	56	3.91	..	..	
Blouse, choli .. .. .	2	0.01	..	..	
Petticoat .. .. .	2	0.02	..	..	
Dopatta, urani .. .. .	2	0.02	..	..	
Frocks .. .. .	1	0.02	..	..	
Undergarments .. .. .	1	0.02	..	..	
Handkerchief .. .. .	1	0.00	..	..	
Sweater, pull-over .. .. .	3	0.04	..	..	
Longcloth .. .. .	1	0.01	..	..	
Mulmul .. .. .	1	0.00	..	..	
Other garments .. .. .	1	0.01	..	..	
Sub-total: ready-made clothing ..	80	5.54	1	0.70	
<i>Non-Ready-made clothing</i>					
Dhoti .. .. .	10	0.25	..	..	
Pyjama .. .. .	4	0.10	..	..	
Trousers .. .. .	7	0.18	..	..	



APPENDIX II--*contd.*

	1	2	3	4	5
Half pants .. .. .	11	0.18	..	..	
Waist coat, jacket, jawahar coat .. ..	1	0.04	1	0.54	
Shirt, kamij and kurta .. ..	32	0.92	1	0.52	
Ganji, banian .. .. .	3	0.05	..	..	
Sari .. .. .	12	0.82	..	..	
Blouse, choli .. .. .	23	0.32	..	..	
Salwar .. .. .	1	0.01	..	..	
Frocks .. .. .	7	0.10	1	0.79	
Undergarments (underwear) .. ..	1	0.01	..	..	
Chaddar, angabastam .. ..	3	0.12	..	..	
Long cloth .. .. .	10	0.20	1	0.15	
Mulmul .. .. .	2	0.06	..	..	
Satin .. .. .	1	0.01	..	..	
Poplin .. .. .	18	0.60	1	0.24	
Other shirting and coating .. ..	22	0.83	1	1.04	
Other cloth .. .. .	47	0.96	1	0.10	
Other garments .. .. .	1	0.03	..	..	
Other clothing (miscellaneous) .. ..	2	0.04	..	..	
Sub-total : non-ready-made clothing ..	92	5.92	3	3.38	
<i>Headwear</i>					
Cap .. .. .	9	0.02	..	..	
Sub-total : headwear ..	9	0.02	..	..	
<i>Bedding</i>					
Bed sheet .. .. .	6	0.18	..	..	
Mosquito net .. .. .	1	0.02	..	..	
Durrie .. .. .	1	0.08	..	..	
Bedding cloth .. .. .	2	0.04	..	..	
Others .. .. .	1	0.03	..	..	
Sub total : bedding ..	11	0.35	..	..	
<i>Footwear</i>					
Shoes .. .. .	19	0.49	1	0.27	
Sandals .. .. .	2	0.07	..	..	
Chappals .. .. .	28	0.26	..	..	
Socks .. .. .	3	0.02	..	..	
Sub-total : footwear ..	41	0.84	1	0.27	

APPENDIX II—*cont'd.*

1				2	3	4	5
<i>Miscellaneous</i>							
Washerman .. .. .	..	..	..	3	0.04	1	0.17
Washing so p .. .. .	..	..	..	234	1.49	11	0.80
S da .. .. .	..	..	..	57	0.12	..	..
Tailoring, mending, darning .. .. .	..	..	..	74	1.10	3	0.89
Others .. .. .	..	..	..	2	0.00	..	..
Repair and maintenance of footwear .. .. .	..	..	..	2	0.00	..	..
Sub-total : miscellaneous .. .. .				236	2.75	11	1.86
Total : Clothing, bedding, etc. .. .. .				236	15.42	11	6.21
<i>MISCELLANEOUS</i>							
<i>Medical Care</i>							
Medicine .. .. .	..	..	..	25	0.79	1	0.56
Sub-total : medical care .. .. .				25	0.79	1	0.56
<i>Personal care</i>							
Hair oil, pomade, hair cream .. .. .	..	..	..	231	0.95	11	0.45
Barber .. .. .	..	..	..	198	0.89	7	0.37
Snow, face cream, wax, etc. .. .. .	..	..	..	7	0.03	..	..
Toilet soap .. .. .	..	..	..	100	0.43	5	0.23
Comb, hair brush .. .. .	..	..	..	11	0.02	..	..
Mirror .. .. .	..	..	..	4	0.01	..	..
Face powder .. .. .	..	..	..	6	0.03	..	..
Tooth paste .. .. .	..	..	..	1	0.01	1	0.11
Tooth powder .. .. .	..	..	..	2	0.00	..	..
Tooth brush .. .. .	..	..	..	1	0.00	..	..
Blade .. .. .	..	..	..	37	0.04	3	0.07
Scents and perfumes .. .. .	..	..	..	1	0.00	..	..
Others .. .. .	..	..	..	11	0.06	..	..
Sub-total : personal care .. .. .				237	2.47	12	1.23
<i>Education and reading</i>							
School, college-fees .. .. .	..	..	..	19	0.06	..	..
Books—school .. .. .	..	..	..	6	0.04	..	..
Books—general .. .. .	..	..	..	1	0.00	1	0.01
Periodical and journal .. .. .	..	..	..	1	0.00	..	..
Others .. .. .	..	..	..	3	0.01	1	0.09
Sub-total : education and reading .. .. .				25	0.11	2	0.10

APPENDIX II—*con'd.*

					1	2	3	4	5
<i>Recreation, etc.</i>									
Cinema	..	..	..	..	93	0.69	4	0.59	
Toy	..	..	..	..	16	0.06	..	..	
Sub-total : recreation, etc.					98	0.75	4	0.59	
<i>Transport, etc.</i>									
Rail	..	..	..	..	13	0.15	..	..	
Bus	..	..	..	..	14	0.13	1	0.06	
Water transport	..	..	..	..	1	0.01	..	..	
Bicycle hire	..	..	..	..	6	0.03	1	0.17	
Postage (including telegram and money order)	..	..	..	..	3	0.00	..	..	
Sub-total : transport, etc.					30	0.32	2	0.23	
<i>Subscription, etc.</i>									
Trade union	..	..	..	..	89	0.24	4	0.11	
Religious	..	..	..	..	15	0.18	1	0.04	
Gift and charity	..	..	..	..	8	0.35	1	0.79	
Other ceremonials	..	..	..	..	34	1.14	1	0.04	
Sub-total : subscription, etc.					116	1.91	5	0.98	
<i>Miscellaneous</i>									
Ornaments—glass	..	..	..	..	126	0.73	2	0.10	
Ornaments—plastic	..	..	..	..	4	0.01	..	..	
Umbrella	..	..	..	..	5	0.08	..	..	
Repair and maintenance	..	..	..	..	1	0.00	..	..	
Other pocket expenses	..	..	..	..	10	0.18	1	0.41	
Other miscellaneous expenses	..	..	..	..	4	0.06	1	0.31	
Sub-total : miscellaneous					137	1.06	4	0.82	
Total : Miscellaneous					..	7.41	..	4.51	
Total : Consumption Expenditure					..	107.29	..	51.23	
(B) NON-CONSUMPTION EXPENDITURE									
<i>Interest, litigation, etc.</i>									
Interest paid on loan	..	..	..	..	26	0.60	..	..	
Expenditure on litigation	..	..	..	..	1	0.12	..	..	
Remittances to dependants	..	..	..	..	5	0.34	4	4.50	
Sub-total : interest, litigation, etc.					26	1.06	4	4.50	

## APPENDIX II—concl.

	1	2	3	4	5
<i>Savings and investments</i>					
Ornaments—silver .. ..	1	0.04	..	..	..
Provident fund contribution .. ..	163	2.87	8	1.86	..
Others .. ..	14	0.50	1	1.55	..
Sub-total : savings and investments ..	171	3.41	9	3.41	..
<i>Debts repaid</i>					
Debts repaid .. ..	18	1.00	2	0.84	..
Sub-total—debts repaid ..	18	1.00	2	0.84	..
Total : NON-CONSUMPTION EXPENDITURE ..	..	5.47	..	8.75	..

## SUMMARY

<i>(a) Consumption expenditure</i>					
Food .. ..	..	59.84	..	30.16	..
Pan, supari, tobacco and intoxicants .. ..	..	11.47	..	4.49	..
Fuel and light .. ..	237	6.99	13	2.53	..
Housing .. ..	229	6.16	11	3.33	..
Clothing, bedding, etc. .. ..	236	15.42	11	6.21	..
Miscellaneous .. ..	..	7.41	..	4.51	..
Total ..	..	107.29	..	51.23	..
<i>(b) Non-consumption expenditure</i>					
Taxes, interest and litigation .. ..	..	0.72	..	..	..
Remittances to dependants .. ..	5	0.34	4	4.50	..
Savings and investments .. ..	171	3.41	9	3.41	..
Debts repaid .. ..	18	1.00	2	0.84	..
Total ..	..	5.47	..	8.75	..



